

CITY OF IMPERIAL BEACH HOUSING ELEMENT

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Adopted: September 18, 1991

City Council Resolution No.: 91-4046

Revised: May 19, 1993

City Council Resolution No.: 93-4239

RESOLUTION NO. 91-4046

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF IMPERIAL BEACH ADOPTING REVISIONS TO THE HOUSING ELEMENT OF THE GENERAL PLAN. (91-EIA-09/91-GPA/LCP-01)

WHEREAS, California Government Code Sections 65580 through 65590.1 require cities to prepare and periodically review a Housing Element as part of the City's General Plan; and,

WHEREAS, the City of Imperial Beach's Housing Element was originally adopted in 1981; and

WHEREAS, the City's Housing Element was overdue for review and revision; and

WHEREAS, the City hired the San Diego Association of Governments (SANDAG) to draft revisions to the Housing Element; and

WHEREAS, draft revisions to the City's Housing Element were prepared and submitted to the State Department of Housing and Community Development (HCD) for review and comment pursuant to Government Code Section 65585 (b); and

WHEREAS, the City received comments from the Department of Housing and Community Development prepared July 29, 1991 and received by the City July 31, 1991; and

WHEREAS, the draft Housing Element had been amended by SANDAG to substantially comply with the comments received from the Department of Housing and Community Development; and

WHEREAS, the General Plan Citizens Advisory Committee reviewed the draft Housing Element, on August 27, 1991; the Committee adopted a motion recommending the Planning Commission and City Council adopt the revised Housing Element as amended to substantially comply with the comments from the State Department of Housing and Community Development; and

WHEREAS, the Planning Commission opened a Public Hearing on June 27, and continued said hearing to July 11, July 18, and August 15, and August 29 with the draft Housing Element on the agenda; and

WHEREAS, on August 29, 1991 after receiving testimony and closing the Public Hearing the Planning commission adopted a motion recommending the City Council approve the August 21, 1991 draft of the Housing Element with revised goals.

WHEREAS, the City Council held a duly advertised Public Hearing on September 18, 1991; and

WHEREAS, the City Council received and considered, public testimony, Environmental Initial Analysis (91-EIA-09) and the proposed Negative Declaration, a draft revised Housing Element dated August 21, 1991, (91-GPA/LCP-010 proposed by SANDAG and not attached hereto but available in the City Clerk's Office), comments from the State Department of Housing and Community Development pursuant to Government Code Section 65585 (b) dated July 29, 1991, and two letters commenting on the Draft revised Housing Element, and the recommendations of the General Plan Citizens Advisory Committee and the Planning Commission.

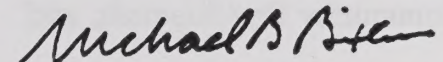
NOW, THEREFORE BE IT RESOLVED, that the City Council of the City of Imperial Beach approves Negative Declaration 91-EIA-09.

BE IT FURTHER RESOLVED, that the City Council of the City of Imperial Beach hereby adopts the revised Housing Element of the General Plan dated August 21, 1991.

PASSED AND ADOPTED by the City Council of the City of Imperial Beach at a regular meeting held this 18th day of September, 1991, by the following vote to wit:

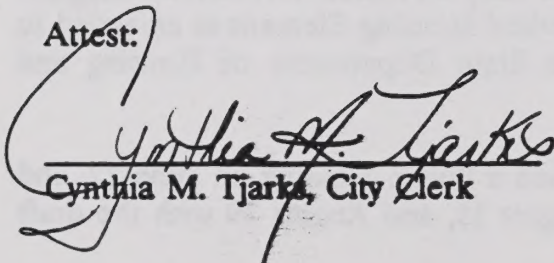
WHEREAS, the City Council received and considered, public testimony, Environmental Initial Analysis (91-EIA-09) and the proposed Negative Declaration.

AYES:	COUNCILMEMBERS:	CLINGAN, GOETHE, HARBIN, BIXLER
NOES:	COUNCILMEMBERS:	ROBBINS
ABSENT:	COUNCILMEMBERS:	NONE



Michael B. Bixler, Mayor

Attest:


Cynthia M. Tjarks, City Clerk

RESOLUTION NO. 93-4239

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF IMPERIAL BEACH APPROVING REVISIONS TO THE ADOPTED HOUSING ELEMENT OF THE GENERAL PLAN. (GPA 91-01/EIA 91-09).

WHEREAS, California Government Code Sections 65580 through 65589.7 require cities to prepare and periodically revise the Housing Element of the City's General Plan; and,

WHEREAS, the City of Imperial Beach's Revised Housing Element was originally adopted by the City Council on September 18, 1991; and,

WHEREAS, Negative Declaration EIA 91-09 was adopted by the City Council on September 18, 1991, and the revisions proposed with this resolution do not constitute a significant change, nor do they demonstrate any potential for any new significant impacts not considered in the adopted Negative Declaration EIA 91-09; and,

WHEREAS, the adopted Housing Element was submitted to the State of California Department of Housing and Community Development for review and comment pursuant to Government Code Section 65585(g); and,

WHEREAS, the City has received comments from the State of California Department of Housing and Community Development; and,

WHEREAS, the City has adequately addressed those comments pursuant to communication from the State of California Department of Housing and Community Development dated April 15, 1993; and,

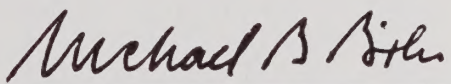
WHEREAS, the City Council held a duly advertised public hearing on May 19, 1993; and,

WHEREAS, the City Council received and considered public testimony, the staff report, and comments from the State of California Department of Housing and Community Development pursuant to Government Code Section 65585(h).

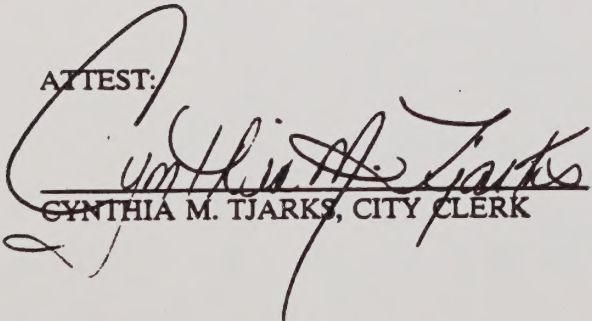
NOW, THEREFORE BE IT RESOLVED, that the City Council of the City of Imperial Beach hereby readopts, as revised, the Housing Element of the General Plan, dated May 19, 1993.

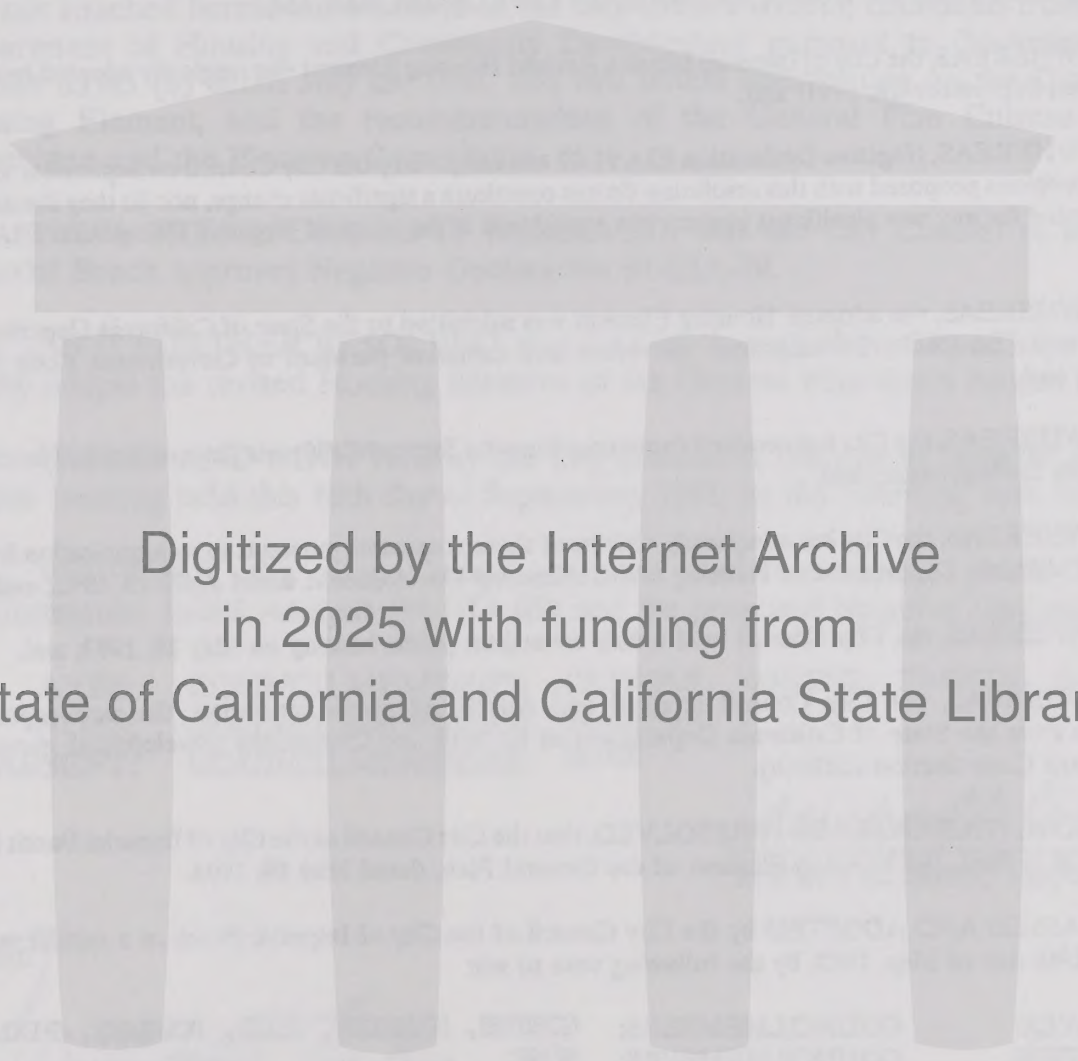
PASSED AND ADOPTED by the City Council of the City of Imperial Beach at a regular meeting held this 19th day of May, 1993, by the following vote to wit:

AYES:	COUNCILMEMBERS:	GOETHE, HASKINS, ROSE, ROBBINS, BIXLER
NOES:	COUNCILMEMBERS:	NONE
ABSENT:	COUNCILMEMBERS:	NONE
ABSTAIN:	COUNCILMEMBERS:	NONE


MICHAEL B. BIXLER, MAYOR

ATTEST:


CYNTHIA M. TJARKS, CITY CLERK



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ABSTRACT

TITLE: City of Imperial Beach Housing Element

AUTHOR: San Diego Association of Governments

SUBJECT: Housing needs for the City of Imperial Beach including the identification of needs mandated by State housing law

NUMBER OF PAGES: 138

ABSTRACT: The City of Imperial Beach Housing Element contains a description of housing needs in the City. The Housing Element summarizes the market conditions of supply and demand based on the most current available information. The outline of the Housing Element includes all state requirements for content. Each jurisdiction must update its element every five years.

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EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

The housing element of the General Plan assesses the housing needs of all economic segments of the City, defines the goals and policies which will guide the City's approach to resolve those needs, and establishes programs which implement the policies over the next five years.

State law requires all cities to adopt a housing element and the law describes in detail the necessary contents of the housing element. The City's housing element responds to those requirements, but it also responds to the special characteristics of the City's housing environment. This element was prepared in 1991 by revising and updating the City's 1981 Housing Element. The revisions incorporate the most current data and information that are readily available. They include an evaluation of the adopted housing element, an assessment of the current and potential housing actions, and an assessment of the resources of all levels of the private and public sectors.

The City has an extensive inventory of affordable housing, both for rent and for sale. The City is a small, older, largely built out community; these conditions are reflected by the modest regional and fair share responsibilities assigned to it by SANDAG. The existing concentration of low and moderate income households is reflected by two figures: (1) almost 80% of the existing households are low and moderate income households and (2) more than half of the existing households are very low and low income households.

The City has limited staff and financial resources; the programs reflect the need to make maximum use of "low overhead" types of programs. While the resources of a developing and fiscally endowed community such as inclusionary housing and redevelopment are not available, the City has recommended a set of programs which will meet and/or exceed its regional and fair share goals.

CONTENTS

The housing element consists of four chapters and supportive appendices. The first chapter summarizes the requirements that a housing element must meet. Those

requirements are a composite of State Statutes and pertinent case law. The first chapter also describes the information sources used to prepare the element and the need to insure consistency with the City's General Plan.

The second chapter identifies the housing goals, policies and action programs of the 1991 Housing Element which are based upon the evaluation of the previous Housing Element, the assessment of current goals and objectives, and present and projected needs. These revised goals, policies and action programs provide the framework to address the housing needs of the City of Imperial Beach, and are used to determine if the findings can be made that a project is consistent with the General Plan.

The third chapter assesses the City's housing needs through a market analysis and an identification of the special and regional housing needs, constraints (governmental and non-governmental) to affordable housing, an inventory of sites suitable for residential development, and needs for energy conservation. The needs assessment quantifies the problems of housing, especially the need to address housing affordability.

SUMMARY OF NEEDS ASSESSMENT

Total Population (1990)	26,512 people
Median Age (1990)	26.9 years
Average Household Size (1990)	2.85 persons per household
Regional Median Household Income (1989)	\$35,022
Imperial Beach Median Household Income (1989)	\$26,464
Total Housing Units (1990)	9,525 units
Owner/Renter Ratio (1990)	29/71
Number Housing Added	
1970-1980	6,266 units
1980-1990	1,361 units
Regional Housing Needs Statement (Regional Share)	
1991-1996	216 units

The fourth chapter consists of the evaluation of the prior Housing Element and the progress made by its housing programs. This evaluation responds to three criteria as required by the State and as defined in a State HCD Memorandum on "Local Evaluations of Housing Elements Upon Update" (12-6-85). The State uses the following criteria and definitions as the basis for assessing compliance with State Law:

Effectiveness: A comparison of the actual results of the previous Housing Element with respect to its goals, policies and programs.

Progress: An analysis of the significant differences between the projected activities of the previous element and the accomplishments to date.

Appropriateness: A description of how the goals, policies, and programs of the revised element incorporate the results of this evaluation.

SUMMARY

The Housing Element identifies needs, establishes goals and policies, and recommends actions to address those needs from 1991 to 1996. Although statutory requirements shape the contents, the special setting and capabilities of the City of Imperial Beach form the basis for all components of the Housing Element.

<u>Program</u>	<u>5-Year Target</u>	<u>Responsible Agency</u>	<u>Financing</u>	<u>Schedule</u>
NEW CONSTRUCTION				
1. Mortgage Revenue Bond	Construction of one project (45 units)	Community Development Department (CDD)	Bonds	1993 - Issue bonds 1995 - Construction
2. Density Bonus	Construction of 42 units affordable to lower income households	CDD	Developer- and City-funded incentives	1992 - Enact Ordinance 1993 - Initiate Negotiation 1994-95 - Construction
3. City-Owned Sites	Development of inventory	CDD	General Fund	1992 - Develop Inventory
4. Housing Trust Fund	Participation with County in Countywide housing trust fund	CDD, County HCD	New revenues	1992 - Concept 1993 - Cooperative Agreement 1994 - Revenue Generation 1995 - Construction
5. Coastal Zone Lower and Moderate Income Housing	Continued construction and retention of affordable housing units in the Coastal Zone	CDD	General Fund	Ongoing
6. Community Development Block Grant (CDBG)	Reduced development costs such as permit processing fees and bond underwriting expenses	CDD, County of San Diego HCD, and U.S. HUD	U.S. HUD	Ongoing
7. Non-Profit Organizations	Utilize non-profit organizations to provide affordable housing	CDD	New revenues	Ongoing
CONSERVATION				
1. Section 8 Rental Certificates and Vouchers	Conservation of 93 additional affordable housing units	CDD, County of San Diego Housing Authority, and U.S. HUD	U.S. HUD	Ongoing
REHABILITATION				
1. Moderate Rehabilitation (Section 8)	Rehabilitation of 5 existing deteriorating multi-family units and conservation of the same 5 affordable housing units	CDD, County HCD, and U.S. HUD	U.S. HUD	Ongoing

<u>Program</u>	<u>5-Year Target</u>	<u>Responsible Agency</u>	<u>Financing</u>	<u>Schedule</u>
2. Rental Rehabilitation (Section 17)	Rehabilitation of 25 existing deteriorating multi-family rental units	CDD and County of San Diego HCD	CDBG	5 units/year - 1991-96
3. Housing Rehabilitation (Owner)	Rehabilitation of 15 existing deteriorating owner-occupied housing units	CDD and County of San Diego HCD	CDBG	3 units/year - 1991-96
4. Housing Rehabilitation (Owner)	Supplement rehab loans/grants made under rehab program #3 (see above)	CDD and County of San Diego HCD	CHRP	As necessary
ADMINISTRATION				
1. Energy Conservation	Continued energy efficient units through code compliance	Building Department	General Fund	Ongoing
2. Code Enforcement	Mitigation of severely deteriorated housing conditions	Building Department	General Fund	Ongoing
3. Relocation Assistance	Prepare relocation plan for persons displaced by public activities	CDD	Project budget(s)	As necessary
4. Monitor State and Federal Housing Legislation	Increased provision of lower and moderate income rental housing opportunities	CDD	General Fund	Initiate Program - 1991; Ongoing after that
5. Article 34	Provision of new lower income housing	City Manager and City Council	General Fund	As necessary
6. Housing Element Revision/Monitor	Maintain currency of Housing Element	CDD	General Fund	SANDAG Series 8 completed - 1993; 5-year City update completed - 1995; and City's annual progress reports
7. Fair Housing	Continued participation in Fair Housing activities	CDD and County of San Diego HCD	CDBG	Ongoing

CHAPTER I

INTRODUCTION

I. INTRODUCTION

A. CITY PROFILE

The Imperial Beach profile consists of the special characteristics and factors that provide the setting for the housing element. The City is located in the southwestern portion of the County and comprises 4.5 square miles. The coastal setting and Mediterranean climate provide a unique and attractive living environment. This setting has a substantial impact on the employment characteristics as well as the City's economic base.

The City has an extensive inventory of affordable housing, both for rent and for sale. The City is a small, older, largely built out community; these conditions are reflected by the modest regional and fair share responsibilities assigned to it by SANDAG. The existing concentration of low and moderate income households is reflected by two figures: (1) almost 80% of the existing households are low and moderate income households and (2) more than half of the existing households are very low and low income households.

The City has limited staff and financial resources; the programs reflect the need to make maximum use of "low overhead" types of programs. While the resources of a developing and fiscally endowed community such as - inclusionary housing and redevelopment are not available, the City has recommended a set of programs which will meet and/or exceed its regional and fair share goals.

B. SCOPE OF HOUSING ELEMENT

The revised Housing Element is based on current available information on housing and population, including the 1990 U.S. Census. Some data, not

available from the 1990 Census, have been approximated. The Housing Element is an integral component of the City of Imperial Beach General Plan, combining State housing law with City goals, policies, and programs.

In addition, there must be adequate opportunity for public participation from all economic segments of the community in the development of the Housing Element; in addition, the work should be coordinated with other local jurisdictions in the housing market area.

The City of Imperial Beach is expected to continue to attract new residents. The private sector can easily provide for the above moderate income households. However, public support will be necessary to preserve and expand the supply of housing available to lower and moderate income households.

C. STATE LAW

The preparation of the Housing Element is guided by state law, Chapter 10.6 of the Government Code. The law governing the contents of housing elements is the most detailed of all elements of the General Plan. According to Section 65583 of the Government Code, "The Housing Element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing and shall make adequate provision for the existing and projected needs of all economic segments of the community."

The assessment of housing needs must include seven areas of analysis: existing and projected housing needs for all income levels (including the city's share of regional housing), demographic and housing characteristics, identification of sites for residential development, governmental and

nongovernmental constraints, special housing needs, and energy conservation.

The second major component of a housing element is "a statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement and development of housing" (Section 65583(b)). The law recognizes that the needs will likely exceed the City's resources and ability to meet the needs. The city must, however, "establish the maximum number of housing units that can be constructed, rehabilitated, and conserved over a five year time frame" (Section 65583(b)).

The final component that must be included in a housing element is "a program which sets forth a five year schedule of actions . . . to implement the policies and achieve the goals and objectives of the housing element" (Section 65583(c)). This program must identify potential housing sites "for all income levels including rental housing, factory-built housing, mobile homes, emergency and transitional housing;" assist the housing needs of low and moderate income people; address governmental constraints that impact housing; conserve and improve existing affordable housing; and promote equal opportunities for housing.

D. STATE HOUSING GOALS

1. The availability of housing is of vital statewide importance, and the early attainments of decent housing and a suitable living environment for every California family is a priority of the highest order.
2. The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing

opportunities and accommodate the housing needs of Californians of all economic levels.

3. The provision of housing affordable to low and moderate income household requires the cooperation of all levels of government.
4. Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.
5. The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs.

E. CASE LAW

Decisions by Federal and State courts have provided specific interpretations of the laws related to housing. The importance of the housing element has been reinforced by the courts, especially in California where landmark decisions have been made.

Associated Home Builders, Etc., Inc. v. City of Livermore (1976) established the need to deal with housing in the regional context; Buena Vista Garden Apartment Association v. City of San Diego Planning Department (1985) asserted that a city's housing element must be in substantial compliance with the state law; and Pardee Construction Company v. City of Camarillo (1984) reaffirmed the court's recognition and

protection of citizens power of initiative in cases where initiatives are reviewed for consistency with elements (housing) of the General Plan.

Although many cases could be cited, the purpose of this section is not to provide a legal overview of housing case law, but to emphasize the importance of the housing element in potential litigation. The element will become increasingly important as the courts review legal actions brought against cities. The relationship of the housing element to other elements of the General Plan (especially land use) and development/growth control measures will come under close scrutiny by the courts.

F. GENERAL PLAN CONSISTENCY

The Housing Element is one of seven elements of a General Plan required by state law. The other six are Land Use, Circulation, Open Space, Conservation, Safety, and Noise. In addition, Imperial Beach has Shoreline Access, Community Design, Parks and Recreation, Public Facilities, and Policy Plan elements. Several of these elements affect the development of a housing strategy in that they identify environmental or man-made factors which impact the ability of areas of the County to accommodate housing. These include the Public Safety, Seismic Safety, Noise, Energy, Open Space and Conservation Elements. The Housing Element does not recommend policies or programs which would create housing at the expense of the identified goals and policies of these elements. Rather it identifies goals intended to produce a balance among the various elements. To achieve this, those areas of the City which are less constrained must be designated to accommodate expected growth. Such designations need to be at sufficiently high densities and served by adequate public facilities. For this reason, Housing Element goals and policies must be reflected in the Land Use and Circulation Elements.

G. CITIZEN PARTICIPATION

The importance of the Housing Element requires an opportunity for participation of citizens of all economic ranges. "The local government shall make a diligent effort to achieve public participation of all economic segments of the community . . ." (Section 65583(b)). The City of Imperial Beach will ensure the opportunity for citizen participation through the public hearings of both the Planning Commission and City Council as well the distribution of the draft Housing Element to interested parties. Special distribution to all community groups and housing advocacy groups will insure a wide range of opportunities for input.

- The City of Imperial Beach General Plan Advisory Committee, comprised of 17 members, met on June 25, July 23, and August 27, 1991 to review the draft housing element.
- The Planning Commission held advertised public hearings on June 27, July 11, July 17, and August 29, 1991 where the draft housing element was on the agenda.
- The City Council held advertised public hearings on July 31, August 7, and September 18, 1991 where the draft housing element was on the agenda.

A public notice of availability of the revised draft City of Imperial Beach housing element was advertised in the Chula Vista Star News. In addition, extra copies were made available at the City of Imperial Beach Planning Department and Imperial Beach branch of the San Diego County Library. Finally, revised drafts were mailed to the following organizations: Legal Aid Society of San Diego, California Rural Legal Assistance, Building Industry Association of San Diego County, San Diego Board of Realtors,

South County Council on Aging, Fair Housing Council of San Diego, and the Regional Task Force on Homeless.

H. SOURCES OF INFORMATION

The 1991 Housing Element is based upon the most current information that was available at the time of preparation; every effort has been made to find more current data. The following sources are used: 1990 and 1980 Census; 1990 Regional Housing Needs Statement, San Diego Association of Governments (SANDAG); 1990 Housing Needs Performance Report (SANDAG); 1990 Demographic Characteristics of the San Diego Region (SANDAG); 1988 Age and Sex Estimates, SourcePoint (SANDAG); 1986 Series 7 Regional Growth Forecast, SANDAG; 1988 Household Income Estimates, SourcePoint (SANDAG); 1988 Employment Estimates San Diego Region, SourcePoint (SANDAG); 1980-1990 Housing and Population Estimates, California Department of Finance (DOF); and 1990/91 Development Fees Study, San Diego County Building Industry Association.

CHAPTER II

NEEDS ASSESSMENT

II. NEEDS ASSESSMENT

A. SUMMARY

This chapter provides an assessment of the current and future housing needs in the City of Imperial Beach. The characteristics of the population are discussed to demonstrate how the demographics of the City will determine the future need for housing. In addition, the characteristics of the existing housing supply are discussed to assess each community's ability to respond to the needs. The Regional Housing Needs Statement recommends that each city share the overall regional need for new housing units (regional share) as well as providing assistance to lower income households (fair share).

It must be kept in mind that the housing market in San Diego County is regional in nature; policies of one jurisdiction will affect the housing market in other jurisdictions. In acknowledgment of the regional nature of the housing market, a portion of what follows therefore deals with the entire region.

B. MARKET ANALYSIS

The market analysis portion of the housing element examines the population – and housing characteristics which largely determine the housing needs of the community. Such an analysis includes a discussion of the traditional indicators of supply and demand including those factors mandated by state law.

The development trends that shape the market reveal substantial growth and development. Southern California, especially San Diego County, is experiencing large increases in population and housing. From 1970-1990,

the City of Imperial Beach has grown by 6,329 people or 31%. The housing stock has expanded to meet the demand that this growth has generated.

1. DEMAND

a. Existing Population/Households

The population of Imperial Beach was 22,689 in 1980. Based on the 1990 Census, the population of the City grew to 26,512. Thus, the City's population increased by 3,823 people or 17% from 1980 to 1990 (Table 1). The San Diego region's population increased by 35% for the same period. The City's population as a portion of the region's population declined from 1.2 in 1980 to 1.0 percent in 1990. The City's households as a portion of the region's households declined from 1.1 in 1980 to 1.0 percent in 1990.

Table 1

EXISTING POPULATION/HOUSEHOLDS CITY OF IMPERIAL BEACH AND SAN DIEGO REGION 1980 AND 1990

<u>Region</u>	<u>Year</u>	<u>Imperial Beach</u>	<u>San Diego Region</u>	<u>Imperial Beach as Percent of San Diego</u>
	1980 Population	22,689	1,861,846	1.2 %
	1980 Households	7,767	670,094	1.1 %
	1990 Population	26,512	2,498,016	1.0 %
	1990 Households	9,145	887,719	1.0 %

Sources: 1980 Census, 1990 Census

According to the Census, Imperial Beach had 7,767 households in 1980. By 1990, the number of households grew to 9,145, an increase of 18% (Table 2). For the same time period, the region's households increased 34%.

b. Projected Population/Household Growth

Imperial Beach is projected to increase by 2,988 people and 1,692 households from 1990 to 2010. This growth would represent a population increase of 11% and a household increase of 19%. During the same time period, the region's population is projected to increase by 45% and households by 56%. Thus, the City's population and households will increase at a rate slower than that of the region. By 2010, Imperial Beach will contain 0.9% of the region's population and 0.8% of the region's households.

Table 2

PROJECTED POPULATION/HOUSEHOLDS
CITY OF IMPERIAL BEACH
1990 AND 2010

<u>Region</u>	<u>Year</u>	<u>Imperial Beach</u>	<u>San Diego Region</u>	<u>Imperial Beach as Percent of San Diego</u>
	1990 Population	26,512	2,498,016	1.0%
	1990 Households	9,145	887,719	1.0%
	2010 Population	29,500	3,154,500	0.9%
	2010 Households	10,700	1,212,800	0.8%

Sources: 1980 Census, 1990 Census, SANDAG Series 7 Forecast

c. Household Size

Household size is an important market characteristic because it helps shape housing demand. The small household (1-2 persons per household) traditionally prefers units with 0-2 bedrooms, while family households (3-4 persons per household) prefer units with 3-4 bedrooms. Large households (5 or more persons per household) prefer units with 4 or more bedrooms. In 1980, approximately 13% of all households in Imperial Beach were comprised of either five or more persons. In 1990, that figure rose slightly to 13.1% (Table 3). The mean household size of 2.85 in 1990 is expected to decline to 2.68 by 2010.

As the regional and national trends for smaller average household size impact the city, the household size composition will gravitate to the two and three persons per household group. Due to declining birth rates, the average number of persons per household is anticipated to continue its decline.

Table 3

HOUSEHOLD SIZE AND MEAN
CITY OF IMPERIAL BEACH
1980 and 1990

<u>Household Composition</u>	1980		1990	
	<u>Number of Households</u>	<u>1980 Percent (%)</u>	<u>Number of Households</u>	<u>1990 Percent (%)</u>
-				
One person	1,315	16.9	1,611	17.8
Two persons	2,318	29.8	2,774	30.3
Three persons	1,775	22.9	2,054	22.6
Four persons	1,379	17.8	1,509	16.2
Five persons	556	7.2	770	8.4
6 or more persons	<u>424</u>	<u>5.4</u>	<u>427</u>	<u>4.7</u>
Total Households	7,767	100.0%	9080	100.0%

Source: 1980 and 1990 Census

d. Race-Ethnicity

Race-ethnicity of the population is important to an analysis of housing needs and conditions. The cultural influences of races are often reflected in preferences for housing type, location of housing, associated services, and household composition. For example, the concept of "extended family" can have implications on the definitions of overcrowding and housing conditions. Therefore, the racial and ethnic composition of a community's population should also be more carefully examined at the neighborhood level.

Imperial Beach's population, while predominantly White, is a cross-section of races and ethnic groups. According to the 1990 Census, Imperial Beach's ethnic composition has changed since 1980. The percentage of the City's Black population increased to 4.9%; American Indians to 1.3%, Asians to 8.3% and Other to 12.6%. Whites, as a percentage of the population, decreased to 72.9%. Hispanics, who can be of any race, increased to 28.2% of the City's population in 1990 (Table 4). In 1980, the City was 79.5% White, 2.9% Black, 1.1% American Indian, 7.1% Asian, and 9.4% Other (Table 5).

These figures do not reflect the number of illegal immigrants who transit the City and are not counted in the various estimating techniques.

Table 4

RACE AND ETHNICITY
CITY OF IMPERIAL BEACH
1990

<u>Race/Ethnicity</u>	<u>Total Persons</u>	<u>Percent of Total Population</u>
White	19,338	72.9%
Black	1,310	4.9%
American Indian	330	1.3%
Asian	2,203	8.3%
Other	<u>3,331</u>	<u>12.6%</u>
Total	26,512	100.0%
Hispanic*	(7,502)	(28.2%)

*Because Hispanics are classified as an ethnic group, they are counted as members of the five racial groups. This number therefore represents a double count.

Source: 1990 Census

Table 5

RACE AND ETHNICITY
CITY OF IMPERIAL BEACH
1980

<u>Race/Ethnicity</u>	<u>Total Persons</u>	<u>Percent of Total Population</u>
White	18,058	79.5%
Black	658	2.9%
American Indian	239	1.1%
Asian	1,601	7.1%
Other	<u>2,133</u>	<u>9.4%</u>
Total	22,689	100.0%
Hispanic*	(4,831)	(21.3%)

*Because Hispanics are classified as an ethnic group, they are counted as members of the five racial groups. This number therefore represents a double count.

Source: 1980 Census

e. Age of Population

Age distribution is also an important market characteristic because housing demand is influenced by the housing preferences of each age group. Demand for housing that responds to the young adult population (20-34 year olds) traditionally takes the form of apartments, low to moderate cost condominiums, and smaller single family units. The 35-65 year old group generates demand for moderate to high cost apartments and condominiums, and single family units. The 65 year and older group generates demand for low to moderate cost apartments and condominiums, group quarters, and mobile homes. Many seniors also live in older single family units that were the family's home.

Although the City's median age is lower than the region, its population is projected to age in accordance with regional and national trends. The City's median age has increased from 24.0 years in 1980 to 26.9 years in 1990 (Table 6). For the region, the median age has increased from 28.8 years in 1980 to 33.1 years in 1990 (Table 7).

Table 6

AGE DISTRIBUTION
CITY OF IMPERIAL BEACH
1980 AND 1990

<u>Age Group</u>	Number of Persons <u>1980</u>	Percent of Population <u>1980</u>	Number of Persons <u>1990</u>	Percent of Population <u>1990</u>
0-4	2,658	11.7	2,758	10.5
5-13	3,111	13.7	3,604	13.6
14-17	1,405	6.0	1,311	4.9
18-24	4,922	21.6	4,239	16.0
25-34	4,670	20.4	6,319	23.8
35-59	4,421	19.4	5,864	22.1
60-64	580	2.5	815	3.1
65-74	652	2.8	1,112	4.2
75+	<u>270</u>	1.9	<u>490</u>	1.8
Total	22,689	100.0%	26,512	100.0%
Median Age	24.0 years		26.9 years	

Sources: 1980 Census and 1990 Census

Table 7

AGE DISTRIBUTION
SAN DIEGO REGION
1980 AND 1990

<u>Age Group</u>	Number of Persons <u>1980</u>	Percent of Population <u>1980</u>	Number of Persons <u>1990</u>	Percent of Population <u>1990</u>
0-4	128,959	6.9	193,368	7.7
5-13	228,711	12.3	300,467	12.0
14-17	118,043	6.3	117,231	4.7
18-24	314,039	16.9	328,868	13.2
25-34	340,262	18.3	504,627	20.2
35-59	463,074	24.9	692,613	27.7
60-64	77,014	4.1	88,494	3.6
65-74	118,075	6.3	163,739	6.6
75+	<u>73,669</u>	<u>4.0</u>	<u>108,609</u>	<u>4.3</u>
Total	1,861,846	100.0%	2,498,016	100.0%
Median Age	28.8 years		31.0 years	

Sources: 1980 Census and 1990 Census

f. Special Needs

Special housing needs include those households who warrant additional discussion due to their unique requirements or conditions related to housing. These special households, as identified in state law, are "the handicapped, elderly, large households, families with female heads of households, and families and persons in need of emergency shelter" (Sec. 65583). In addition, the housing needs of the military, students, and farmworkers/migrant day laborers are also discussed. This section is intended to identify specifically those segments within the City that impact the competition for affordable housing. Often these groups compete against each other for the same type of housing. The lack of affordable housing for each of these groups is also compounded by the relatively lower incomes associated with these special needs groups.

(1) Disabled Persons

The housing needs of disabled persons are difficult to measure. Moreover, the definition of handicapped/disabled varies from one service agency to another.

The State Department of Rehabilitation has estimated that 10% of the total population has a disability. Applying this percentage to Imperial Beach would result in an estimated 2,651 disabled persons in the City. This segment of the

population is increasing due to lower death rates and higher longevity rates resulting from advances in medicine. The special needs required for housing physically disabled individuals include not only affordability but also special construction features to provide for access and use according to the particular disability of the occupant. The location of housing for disabled people is also important because many such households need access to a variety of social services and to specialized transportation throughout the County.

A second source of information on disabled persons is the 1980 Census, which measures work and transportation disabilities. Table 8 illustrates both work and transportation disabilities for 1980 and 1990 (based on an extrapolation of 1980 Census data). In Imperial Beach, the elderly comprise 48% of the population with a public transportation disability in 1990.

Table 8

WORK/TRANSPORTATION DISABILITY
CITY OF IMPERIAL BEACH
1980 AND 1990 (EXTRAPOLATION)

	<u>Work Disability</u>	<u>1980</u>	<u>1990</u>
1A. With work disability			
1. In labor force		347	408
2. Not in labor force			
a. Prevented from working		536	632
b. Not prevented from working		<u>216</u>	<u>254</u>
SUB TOTAL		1,099	1,294
1B. No work disability		<u>14,251</u>	<u>16,776</u>
TOTAL		15,350	18,070

Transportation Disability

2A. Age 16-64			
With a public transportation disability		206	235
No public transportation disability		15,144	17,835
2B. Age 65+			
With a public transportation disability		189	213
No public transportation disability		692	797

Sources: 1980 Census, 1990 Demographics of Persons with Disabilities (SANDAG),
State Department of Rehabilitation

(2) Elderly

Elderly persons, often on limited incomes, have difficulty finding affordable housing. Where elderly persons can live with other family members or can afford to maintain their own home, their housing needs can be met. However, many single elderly persons need some form of housing assistance.

According to the San Diego County Area Agency on Aging, the population over 65 years of age has four main concerns:

- (a) Income - People over 65 are usually retired and living on a fixed income which is typically half that of those under 65.
- (b) Health Care - Because the elderly have a higher rate of illness, easy access to health care facilities is crucial.
- (c) Transportation - Many seniors utilize public transportation. However, 13.8 percent of individuals age 65+ have a public transportation disability which necessitates the use of other modes of transportation.
- (d) Housing - Of those over 65 years of age, 40 percent rent and 25 percent live alone (Countywide figures).

These characteristics indicate the need for smaller, low cost housing units which have easy access to public transportation and health care facilities. These factors should guide the development of new housing for low-income elderly households.

Regionally, the elderly segment of the population is growing rapidly. From 1980-1990, the group of persons age 65 to 74 years grew by 61.0%, while persons 75 years and older grew by 65.3%. However, Imperial Beach has shown a relatively small increase in the number of elderly headed households as percent of total population since 1980.

The 1990 Census identifies 966 elderly households (700 owners and 266 renters), aged 65 and older, comprising 10.6% of the City's total households. In 1980, there were 726 elderly households comprising 9.4% of the City's total households.

The elderly population living in lower income units are more likely to be retired and living on restricted income. Health care expenses may take a disproportionate larger share of their funds. Some elderly persons may find it necessary to leave their houses which they own and move to rental units because of the expense and labor of property upkeep. Other elderly persons may no longer be able to live independently and require assisted care residences.

There is one senior housing project in the City of Imperial Beach, Saint James Plaza, and two assisted living projects for seniors, Imperial Guest Home and Sun and Sea Manor. Saint James Plaza has 98 one bedroom units, the Imperial Guest Home has 6 units and Sun and Sea Manor has 32 units, for a total of 136 assisted units.

As of June 1, 1992, St. James Plaza had 80 persons on its waiting list; of these, 3 were persons with disabilities. There is a three to five year wait for persons on the "regular" waiting list. There is a one year wait for persons on the "preferred" list which is for persons who (a) live in sub-standard housing; (b) pay more than 50% of their income in rent; or (c) have experienced involuntary displacement. At the Imperial Guest Home there was no waiting list; there were two vacancies. The Sun and Sea Manor has five people on its waiting list.

Assisted living facilities have one and two bed units, each with its own bathroom. The monthly rent for the Imperial Guest Home is \$1,100 for a private room and \$750 for a two bed unit. At the Sun and Sea Manor the monthly rent for a private room is \$1,900 and \$1,350 for a two bed unit.

Traditional resources to assist elderly persons to meet housing needs include rental assistance and rehabilitation programs. In 1991, there were 30

units assisted; of these, 22 were Section 8, and 8 units were provided through vouchers.

The matrix below compares the senior population in Imperial Beach to San Diego County.

<u>Jurisdiction</u>	1980		1990	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Imperial Beach	922	4	1,623	6
County	191,744	10	273,140	11

(3) Large Households

Large households are defined as those households with five or more persons. Large households generate a need for units with more than 3 bedrooms. This housing is more expensive and, due to the higher expenses associated with larger households, less affordable for lower and moderate income households. In addition, the tendency of single, enlisted Navy personnel to save on housing costs by doubling and tripling up in bedrooms exacerbates this problem.

The 1990 Census identifies 1,175 large households, comprising 13% of the City's total households. Of these, 796 households (70%) are renters. This is an increase from 1980 when the City had 980 large households, comprising 12% of

the City's total households. Of those, 542 households (55%) were renters.

The Hispanic and Asian populations tend to have larger families and are more likely to live within multi-generational households than other ethnic groups. The City of Imperial Beach has the same percentage of the Asian population and a larger percentage of the Hispanic population than the County as a whole. The Asian population in the City is 7% and the Hispanic population is 28%, for a total of 35%. The County of San Diego is 7% Asian and 20% Hispanic. Many of these large families are forced to live in one and two bedroom units where there is overcrowding. For this reason, the City has to accommodate the needs of these ethnic groups with larger, less expensive housing. The 1990 Census identified 10% of the City's housing units as being overcrowded, as can be seen in Table 17 of the Housing Element.

In 1980, the City of Imperial Beach had 980 large family units, or 12% of the city's total units. This number increased to 1,197 units, or 13% in 1990. By contrast, for the County, only 11% of all units were large family units in 1980 and 12% in 1990. The City has accommodated the increase in large family households, as can be seen in the proportion of large family households to the proportion of housing units with more than 3 bedrooms.

(4) Single Parent Households

Single parents with dependent children represent another important group with special housing needs whose housing needs have increased in recent years. The employed single parent typically desires minimal maintenance housing near employment, schools, shopping, day care, and recreational areas. The housing needs of this group generate special concern because the single parent household tends to have a lower income and a higher need for social services. Although information concerning direct income for single-parent households with children is unavailable, women tend to earn lower wages than men in general, which further impacts the need for affordable housing.

Female single-parent households with children under 18 years of age constitute a majority of the lower income single parent households in need. The 1990 Census identifies 1,728 single parent households of which 1,422, or 82.5%, are female-headed. In all, female-headed households constituted 15.5% of the City's total households. In 1980, the Census identified 914 single parent households, 12% of the total households. At that time, there were 751 female headed households with children accounting for 9.6% of the City's total households.

The following matrix for Imperial Beach shows the number of households in each ethnic group, and the number and percent of these which are headed by females.

<u>Ethnic Group</u>	<u>Number Households</u>	<u>Female Headed Households</u>	<u>% Households</u>
White	19,338	728	4
Black	1,310	76	6
Asian	2,203	69	3
Indian	330	9	3
Other	3,331	153	5

Listed below are both the number of female-headed households needing assistance and total participants in Imperial Beach for the period ending March 31, 1992, according to County of San Diego records. The County assumes that 53 % of the total persons participating in rental assistance are female-headed households.

<u>Program</u>	<u>Female-Headed Households</u>	<u>Total Participants</u>
Section 8	160	160
Voucher	43	83
Moderate Rehab	<u>3</u>	<u>5</u>
Total	131	248
Waiting List for Assistance	385	727

Finally, managers are reluctant to rent to single women with children because of the difficulties the women have in finding employment and child care. This illegal, yet reportedly prevalent,

discrimination further limits their access to affordable housing.

(5) Military

The military population's influence on the demand for housing takes two forms: (a) the existing service households trying to find housing; and (b) the former service households (either retirement or non-retirement separations) trying to find housing.

The most recent statistics from the Navy Housing Referral Office estimate that countywide, approximately 40,000 military families are eligible for housing while only 6,439 government owned family housing units are available. As mentioned in the large family needs discussion, there is a tendency for enlisted Navy personnel to double up and to triple up in bedrooms to save on housing costs.

The major concentrations of military population in the South Bay center around North Island Naval Air Station and the Naval Amphibious Base in Coronado, and the 32nd Street Naval Station in National City. In addition, the U.S. Navy operates a Radio Station immediately north of the City as well as the Naval Outlying Landing Field within the City itself.

(6) Students

Student housing is considered a factor that affects housing availability. Although students may produce only an individual temporary housing need, their impact upon housing demand and post-study residence is critical in the immediate university areas. No university is located within the City of Imperial Beach. Therefore, the student demand for housing is relatively insignificant and would be reflected as part of the regional market.

(7) Homeless

The needs of the homeless have received substantial attention in the past few years. The exact number of homeless persons is difficult to estimate because they are highly mobile, do not have permanent addresses, and are often reluctant to volunteer information. Existing service agencies indicate that a growing need exists for limited-term shelter facilities for individuals and families with no available shelter due to the following constraints: limited fixed income, unemployment, recent eviction, mental problems, family violence or difficulty adapting to a new culture.

In the City of Imperial Beach, homelessness does not appear to be a major factor given the relatively small homeless population. Based on observations

by local law enforcement officials, the urban homeless population is estimated to be 7 (5 men, 2 women). This is reinforced by the 1990 Census count of 7 homeless persons. There are currently no services for the homeless provided in Imperial Beach.

(8) Farmworkers/Day Laborers

The housing needs of the farmworker are also difficult to quantify. Farmworkers are defined as those households whose wage earners make their living through seasonal agricultural work and who move with the seasons to different farming areas or communities. The 1980 Census provided only indirect measurements of the extent of farmworker housing need. The ability to gather information about the farmworker is limited because they are so mobile and reluctant to participate in any survey. The undocumented immigrant and migrant worker form a substantial part of the farmworker population.

Farmworkers who work in agriculture and live in Imperial Beach the entire year as permanent residents are included in the City's estimates of households needing assistance due to affordability. In 1988, that number was approximately 52 persons (Table 9). The 1980 Census shows that 92 individuals were employed in the agriculture, forestry, fisheries and mining industries. The City

of Imperial Beach has no land in agricultural production, thus, farmworkers' needs are not an issue for the City.

Finally, the term "farmworkers" may be misleading since this special needs group consists of two distinct entities: farmworkers and day laborers. The day laborers include a large portion of the work force which may not be farm related. The City of Imperial Beach has no evidence of day worker concentrations, and the City has not had to deal with issues of hiring halls or other day worker issues.

g. Income

Three sources of income information are provided in this section. They are the 1980 Census, the 1988 SANDAG Regional Employment Inventory, and U.S. Department of Housing and Urban Development (HUD) estimates. The HUD figures are used to define eligible income levels for the housing programs.

Table 9

EMPLOYMENT CHARACTERISTICS
CITY OF IMPERIAL BEACH
1988

<u>Industry</u>	<u>Employment</u>	<u>Percent of Total Employment Base</u>
Agriculture and Mining*	52	1.5
Construction	129	3.8
Non-Durable Manufacturing	23	0.7
Durable Manufacturing	9	0.3
Transportation, Communication, and Utilities	69	2.0
Wholesale Trade	18	0.5
Retail Trade	922	26.8
Finance, Insurance and Real Estate	192	5.6
Services	736	21.4
Government	1,256	36.6
Military	<u>26</u>	<u>0.8</u>
Total	3,432	100.0 %

*There are only 809 mining jobs in the entire region. Mining as a portion of this category therefore is insignificant.

Source: SANDAG 1988 Regional Employment Inventory

Income characteristics of the population are important market indicators because they influence both the range of housing prices in the community and the ability of the population to afford housing. The population of the City historically has had a median income below that of the region. In 1990, the City's median income was \$26,464, or 75.6% of the regional median of \$35,022. In 1980, the City's median household income was \$12,987, or 75 % of the regional median of \$17,107. As evidenced in

Table 10, 63 % of Imperial Beach's households made less than the regional median in 1980. The number of households making less than the regional median increased to 68 % in 1990.

Table 10

INCOME DISTRIBUTION BY HOUSEHOLD
CITY OF IMPERIAL BEACH
1980 AND 1990

<u>Household Income</u>	<u>1980 (1979\$)</u>		<u>1990 (1989\$)</u>	
	<u>Number of Households</u>	<u>Percent (%)</u>	<u>Number of Households</u>	<u>Percent (%)</u>
Less than \$10,000	2,643	34.3	1,285	14.1
\$10,000-\$14,999	1,767	22.9	859	9.4
\$15,000-\$24,999	2,078	26.9	2,124	23.2
\$25,000-\$34,999	884	11.4	1,927	21.1
\$35,000-\$49,999	221	2.9	1,739	19.0
\$50,000+	<u>122</u>	<u>1.6</u>	<u>1,211</u>	<u>13.2</u>
Total	7,715	100.0%	9,008	100.0%
Imperial Beach Median	\$12,987		\$26,464	
Regional Median	\$17,107		\$35,022	

Sources: 1980 and 1990 U.S. Census

The distribution of income groups (within the City) can be analyzed using the following income categories as defined by the U.S Housing and Urban Development: very low, low, moderate and above moderate. The figures in Table 11 are based on a 1991 regional median family income of \$41,300.

Table 11

INCOME LIMITS BY CATEGORY
SAN DIEGO REGION
1991

<u>Income Category*</u>	<u>Limit By Size</u>					
	<u>1 Person</u>	<u>2 Person</u>	<u>3 Person</u>	<u>4 Person</u>	<u>5 Person</u>	<u>6 Person</u>
Very Low	\$14,450	\$16,500	\$18,600	\$20,650	\$22,300	\$23,950
Low	\$23,150	\$26,450	\$29,750	\$33,050	\$35,700	\$38,350
Median	\$28,938	\$33,063	\$37,188	\$41,313	\$44,625	\$47,938
Moderate	\$34,725	\$39,675	\$44,625	\$49,575	\$53,550	\$57,252
Above Moderate	\$34,725	\$39,675	\$44,625	\$49,575	\$53,550	\$57,252

*Based on regional median income of \$41,300 (1991)

Sources: U.S. Housing & Urban Development (HUD)

- Very low income families are defined as those families whose annual income equals from 0 to 50% of the median income. (Adjusted for family size).
- Low income families are defined as those whose annual income equals from 50 to 80% of the median income. (Adjusted for family size).
- Moderate income families are defined as those families whose annual income equals from 80 to 120% of the median income. (Adjusted for family size).

- Above moderate is defined as those families whose annual income exceeds 120% of the median income.

h. Employment

Employment characteristics are important to housing market analysis since employment is directly related to income and the ability to afford housing. In addition, the relationship between the locations of housing and employment has an impact upon transportation systems. The City of Imperial Beach is west and south of the major employment centers in San Diego County. Thus, substantial commuting occurs between these employment sites and housing areas in the City, as the higher wages of the employment centers attract employees willing to incur the costs of commuting. However, a need for lower wage labor for the expanding commercial and service centers of the City continues to increase.

In 1988, Trade (27.3%), Services (21.4%), and Government/Military (37.4%) accounted for 86.1% of the total employment of the residents (Table 11). Since the salaries normally associated with these categories are relatively lower paying than salaries associated with manufacturing and construction, relatively lower income levels of households have resulted in Imperial Beach in comparison to the rest of the region.

Employment in the San Diego region was estimated to have increased from 840,407 jobs in 1980 to 1,163,156 jobs in 1988, with the largest relative increases occurring in finance services (64.4%) and wholesale trade (61.7%).

SANDAG estimates that Imperial Beach's employment growth rate will be 1.5 times higher than the region's for the years 1986-2010, due in large part to the development of Otay Mesa. These employment opportunities therefore will continue to generate a need for housing that responds to households throughout all income ranges, especially lower income.

2. Supply

a. Existing Housing

In addition to demand, the supply characteristics are the other component of the market analysis. Demand is people oriented; supply is unit oriented. According to the 1990 Census, the total supply of housing for the City is 9,525 units, an increase of 1,345 units from 1980. For the region, the total supply of housing was 946,240 in 1990, an increase of 225,894 units from 1980. 1990 Census information was unavailable for housing units by type. Therefore, the Department of Finance (DOF) estimates are used and can be found in Table 12.

The housing stock grew by 1,593 units or 19%, while the population increased by 3,823 or 17%, from 1980-1990. Of this growth in supply, the number of multi-family units as a percentage of all housing units increased from 37% (3,055 units) in 1980 to 48% (4,783 units) in 1990. For the region, multi-family units increased as a percentage of all housing units from 24% in 1980 to 39% in 1990. The City's housing remains predominantly single family (55% in 1980) although at a decreasing rate (48% in 1990).

Table 12

TOTAL HOUSING UNITS
CITY OF IMPERIAL BEACH
1980 TO 1990

	<u>Single Family</u>	<u>Two to Four Units</u>	<u>Five or More Units</u>	<u>Mobile Homes</u>	<u>Total Occupied</u>	<u>Vacant Units</u>	<u>Total Units</u>
1980	4,505	783	2,272	207	7,767	430	8,197
1981	4,697	871	2,480	284	7,778	554	8,332
1982	4,700	866	2,483	194	7,898	345	8,243
1983	4,707	866	2,522	196	7,764	527	8,291
1984	4,713	881	2,652	194	7,867	573	8,440
1985	4,717	899	2,840	193	8,047	602	8,649
1986	4,704	909	3,093	193	8,297	602	8,899
1987	4,681	949	3,246	194	8,479	591	9,070
1988	4,727	952	3,623	194	8,780	716	9,496
1989	4,726	997	3,730	194	8,869	778	9,647
1990*	4,737	1,009	3,774	270	9,007	783	9,790

*Estimate

Sources: 1980 Census and 1990 California Department of Finance (DOF) Housing Estimates

The housing supply in the City has increased at a slower rate than the housing supply in the San Diego region, 19% versus 31%, for the period 1980-90. The City's housing stock comprised 1.1% of the region's housing stock in 1980 and decreased to 1.0% in 1990.

b. Projected Housing

The San Diego region is projected to add 439,650 housing units from 1986 to 2010. Growth in multiple family units will average approximately 2.2% per year while single family will average approximately 1.7% per year. For the same time period, Imperial Beach is projected to add 2,400 multi-family housing units while experiencing a net loss of single family units due to redevelopment.

c. Housing Costs

The most overwhelming problem facing Imperial Beach is the cost of housing. Of course, this problem is shared throughout the San Diego region. The factors contributing to the rapid acceleration of property values and housing costs are numerous and are discussed in greater detail in the constraints section.

According to Dataquick Information Systems, the price range for single family resale homes in Imperial Beach for June, 1991 was from \$130,000 to \$190,000. The median price for Imperial Beach in June, 1991, was \$165,000, or 17% below the regional median of \$180,000. This represents an approximate 54% increase since 1987 when the median price in Imperial Beach was \$107,000.

Using the standard that lower income households should spend no more than 30 percent of their income for housing, the regional median priced home would be unaffordable to most based on Imperial Beach's 1990 median household income of \$24,593. Furthermore, in 1990, the California Association of Realtors estimated that only 21% of all qualified households in the San Diego region could afford to buy the median priced home.

In terms of rental costs, Market Profiles estimated in August, 1990, the average rent for an apartment (two bedroom) in Imperial Beach was \$627. The following matrix shows 1992 rents and prices of housing in Imperial Beach, based on a survey of local realtors.

<u>Type of Unit</u>	<u>Rent Per Month</u>	<u>Price (thousands)</u>
Single Family Dwelling	\$590-800	\$105-300
Duplex	550-870	180-225
Condominiums	550-870	100-150
Apartments	550-870	

There is a one-time only security deposit, including cleaning fees, which averages \$250 on rental units.

Table 13, below, presents the results of a rental survey of 11 multi-family developments, totaling 70 units, built between July 1, 1991 and January 1, 1993, which is within the time frame of this Housing Element. These 70 units represent approximately 93% of the multifamily units constructed and finalized in this time period. The developments are shown by density, size of development, size of units, monthly rental price, and whether they are affordable. It shows that rents of recently constructed rental units are affordable for lower income households. Rental price information was received from the rental managers of the respective projects in January 1993. Affordability is determined as follows:

$$\text{Affordability} = (80\% \times \text{median monthly income}^*) \times 30\%^{**}$$

<u>Size of Household</u>	<u>Size of Unit</u>	<u>Monthly Rent</u>
2	1 BR 1 BA	\$662
3	2 BR 1 BA	\$745
3/4	2 BR 2 BA	\$745/\$827
4/5	3 BR 2 BA	\$827/\$894
5	3 BR 2+BA	\$894

* Based on regional median income of \$41,300 per year.

**Maximum percentage recommended by HUD to be spent on housing.

Table 13

RENTAL SURVEY OF APARTMENTS/DUPLEXES

Constructed July 1, 1991 to January 1, 1993

<u>Density/ Location</u>	<u>Number of Units</u>	<u>Unit Size</u>	<u>Rent Monthly</u>	<u>Affordable to Lower Income Households</u>
<u><18 du/ac</u>				
1122 11th	1	2BR 1BA	\$650	Yes
	2	2BR 2BA	\$600-\$650	Yes
734 5th	1	3BR 2+BA	\$800	Yes
	2	3BR 2+BA	\$850	Yes
440 8th	2	2BR 2BA	\$750	Yes*
	1	3BR 2BA	\$800	Yes
<u>18-24 du/ac</u>				
1186 Holly	1	2BR 2BA	\$650	Yes
	12	3BR 2BA	\$875	Yes*
707 Cypress	1	1BR 1BA	\$400	Yes
	1	2BR 2BA	\$550	Yes
	1	2BR 2BA	\$595	Yes
	1	3BR 2BA	\$745	Yes
504 8th	9	2BR 1+BA	\$700	Yes
519 Delaware	2	3BR 2+BA	\$800	Yes
722 Cypress	2	3BR 2+BA	\$900	No
<u>>24 du/ac</u>				
1140 Calla	4	2BR 1BA	\$600	Yes
	3	2BR 2B	\$600-\$650	Yes
775 9th	3	2BR 2BA	\$600	Yes
	4	2BR 2+BA	\$650	Yes
1070 Georgia	16	2BR 2BA	\$725-\$775	Yes*
	1	3BR 2+BA	\$895	No

+ = Plus half-bath

* = Affordable to the larger size household for this unit size

The 2BR units, with rents between \$550 and \$775 per month, are all affordable to households of 4 persons, irrespective of density. The 3 BR units rent from \$745 to \$900, and most are affordable to larger households of 5 or more persons. The matrix below shows the average rent paid per month, by size of the units, and for each of the three density categories. The most expensive units are those built at the highest density.

Size of Unit	Average Rent for Density of		
	<u>< 18 du/ac</u>	<u>18-24 du/ac</u>	<u>> 24 du/ac</u>
2 BR	\$680	\$674	\$688
3 BR	\$825	\$861	\$895

Table 14 outlines affordable housing costs (owner and rental) for the San Diego region.

Table 14

AFFORDABLE HOUSING MONTHLY COST LIMITS
(RENTER AND OWNER)
SAN DIEGO REGION
1991

AFFORDABLE HOUSING (RENTAL)*

<u>Income Category</u>	<u>Efficiency</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>	<u>5 Bedroom</u>
Very Low	\$361	\$413	\$465	\$516	\$558	\$599
Low	\$579	\$661	\$744	\$826	\$893	\$959
Moderate	\$868	\$992	\$1,116	\$1,239	\$1,339	\$1,438

* Monthly rental costs are based on income category limits and spending no more than 30% of income on housing not including utilities.

Source: U.S. Housing & Urban Development and State Housing & Community Development

AFFORDABLE HOUSING (OWNER)*

<u>Income Category</u>	<u>Efficiency</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>	<u>5 Bedroom</u>
<u>Very Low</u>						
Monthly	\$334-400	\$381-\$457	\$429-\$515	\$477-\$572	\$515-\$618	\$553-\$663
Purchase	\$36k-\$43k	\$41k-\$49k	\$46k-\$55k	\$51k-\$61k	\$55k-\$66k	\$59k-\$71k
<u>Low</u>						
Monthly	\$534-\$641	\$610-\$733	\$687-\$824	\$763-\$915	\$824-\$989	\$885-\$1,062
Purchase	\$57k-\$69k	\$66k-\$79k	\$74k-\$89k	\$82k-\$99k	\$89k-\$107k	\$95k-\$115k
<u>Moderate</u>						
Monthly	\$801-\$962	\$916-\$1,099	\$1,030-\$1,236	\$1,144-\$1,373	\$1,236-\$1,483	\$1,328-\$1,593
Purchase	\$86k-\$104k	\$99k-\$119k	\$111k-\$133k	\$123k-\$148k	\$133k-\$160k	\$143k-\$172k

*Purchase price is based 2.5 to 3.0 times the income limit by income category. Monthly payments are based on a 90% loan financed over 30 years including taxes but not include utilities.

Source: U.S. Housing & Urban Development and State Housing & Community Development

d. Tenure

Ownership rates are important because they are directly related to housing types and turnover rates. In 1990, 71 % of the City's occupied housing units were renter occupied. This is an increase from 1980, when approximately 67 % of the City's occupied housing units were renter occupied. Table 15 illustrates the owner/renter breakdown for 1980 and 1990.

Table 15

TENURE: OCCUPIED HOUSING UNITS
CITY OF IMPERIAL BEACH
1980 AND 1990

<u>Tenure</u>	<u>1980</u>		<u>1990</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Owner	2,589	33.3	2,644	29.1
Renter	<u>5,178</u>	<u>66.7</u>	<u>6,436</u>	<u>70.9</u>
Total	7,767	100.0	9,080	100.0

Sources: 1980 and 1990 Census

e. Condition

Although the 1980 Census did not include statistics on housing conditions based upon observation, they offered however an indirect measurement of housing condition. The 1980 Census, using lack of plumbing as a primary

indicator of sub-standardness, counted 59 units as lacking "complete plumbing for exclusive use" in Imperial Beach. This number represents only 0.7% of Imperial Beach's total housing stock.

The 1991 draft Urban County Comprehensive Housing Affordability Strategy (CHAS), of which the City is included, identifies substandard rates of 3% and 8% for Urban County owner- and renter-occupied units respectively. The CHAS uses federal Section 8 Housing Quality Standards as the measurement of substandard and substandard suitable for rehab rates. These percentages translate to approximately 193 owner units and 212 renter units in the City of Imperial Beach. The CHAS also identifies substandard suitable for rehab rates as 90% for both owner- and renter-occupied units respectively. This translates to 174 owner-occupied and 191 renter-occupied substandard suitable for rehab units in the City. Of the substandard units not suitable for rehabilitation and requiring replacement, 19 are owner-occupied units and 21 are renter-occupied units for a total of 40 units, or 10% of all substandard units.

f. Age of Housing Stock

The age of housing in the City is an important characteristic of supply because it is also an indicator of the condition of the City's housing. Many federal and state programs use age of housing as a factor in determining housing needs and the distribution of funds for housing and/or community development. For those

purposes, the most significant measure of the age of housing is the number of units built before 1940. Regionwide, 9% of the total housing stock was constructed prior to 1940. In Imperial Beach, this figure was 3%. Table 16 illustrates that close to 41% of Imperial Beach's housing units have been built since 1970.

On the other hand, the remaining housing stock which is more than twenty years old could indicate a growing need for housing rehabilitation at varying levels, in order to maintain the existing housing stock.

Table 16

HOUSING BUILT BY YEAR
CITY OF IMPERIAL BEACH
1940 TO 1990

<u>Year Built</u>	<u>Number of Units</u>	<u>Percent (%)</u>
Before 1940	324	3.4
1940-1949	726	7.6
1950-1959	2,402	25.3
1960-1969	1,713	18.0
1970-1979	1,900	19.9
1980-1990	<u>2,460</u>	<u>25.8</u>
	9,525 units	100.0%

Source: 1990 Census

g. Assisted Housing

According to SANDAG's Regional Housing Needs Performance Report (1990), in the City of Imperial Beach, a total of 136 lower income households were assisted through both guaranteed and potential subsidies from 1985 to 1990. That figure represents 119.3% of the City's five-year fair share goal, in addition to representing 1.0% of the total very low and low income housing needs met in the region. Table 17 lists the City's subsidies and categorizes them as guaranteed or potential subsidies.

Table 17

DELIVERED HOUSING NEEDS: GUARANTEED & POTENTIAL*
CITY OF IMPERIAL BEACH
1985-1990

	<u>Elderly</u>	<u>Family</u>	<u>Total</u>	<u>Type</u>
<u>Imperial Beach:</u>				
Guaranteed Subsidies:				
County Housing Authority	-3	22	19	1985-1990 Sec. 8 (Existing)
County Housing Authority	8	61	69	1985-1990 Voucher (Existing)
County Housing Authority	<u>0</u>	<u>5</u>	<u>5</u>	1985-1990 Mod. Rehab. (Rehab.)
Subtotal:	5	88	93	
Potential Subsidies:				
Imperial Beach Gardens/ American Assets/FNMA	<u>3</u>	<u>40</u>	<u>43</u>	1985 Mort. Rev. Bonds (New)
Subtotal:	3	40	43	
Grand Total:	8	128	136	

*Guaranteed subsidies ensure that no more than 30% of household income will be spent for housing. Potential subsidies provide affordable units but do not guarantee that no more than 30% of household income is spent on housing.

Source: 1990 Housing Needs Performance Report (SANDAG)

h. Coastal Zone Housing

As part of the Coastal Zone process, the following information regarding replacement housing is included in the Housing Element.

- (1) Number of new units completed in the Coastal Zone after January 1, 1982: 1,641 of which 149 were "replacement units" (this figure does not equate to total additional units listed in Table 12 as that table includes units built as of March 1990).
- (2) Number of units for low and moderate income households required to be provided either within the Coastal Zone or within 3 miles of it: 328 (20% of 1,641 units).
- (3) Number of units occupied by low and moderate income households and authorized to be demolished or converted in Coastal Zone since January 1, 1982: 149.
- (4) Number of units for low and moderate income households required either within the Coastal Zone or within 3 miles, in order to replace those being demolished or converted: 328.

3. Supply/Demand Indicators

a. Overcrowding

Overcrowding is a measurement of the number of people in a housing unit and is applied to units with more than 1.01 persons per room per unit. It can serve as a warning sign that a community does not have an adequate supply of affordable housing and/or housing units for large families. The combination of low wages and high housing costs have forced many low income households to live in an extended family environment or double up. In addition, due to proximity of a number of Navy installations, overcrowding may be a reflection of Navy enlisted personnel sharing rental units.

According to the 1990 Census, the City had 1,351 (owners: 191, renters: 1,160) overcrowded units accounting for 14.9% of the City's total occupied housing units (Table 18). In 1980, the City had 802 (owners: 197, renters: 605) overcrowded units accounting for 10.3% of the City's total occupied housing units.

b. Affordability

The dynamics of demand and supply can be indicated by measuring the portion of a household's income that is spent for housing. This measurement is often expressed in terms of overpayors, or those households paying an excessive amount of income for housing. This indicator is an important measurement of local housing market conditions because it not only reflects the affordability of housing but is also a standard that federal and state agencies use to determine the extent and

level of housing/community development assistance allocated to the household and the community. For renters, the portion spent on housing is the sum of rent plus utilities. For owners, it is principal plus utilities.

Table 18

PERSONS PER OCCUPIED HOUSING UNIT
CITY OF IMPERIAL BEACH
1980 AND 1990

<u>Housing Units</u> <u>Units</u>	<u>Total Units</u>	<u>1980</u>	<u>1990</u>	Percent of City's Occupied Housing
		Percent of City's Occupied Housing Units	Total Units	
All Occupied Housing Units	7,767	--	9,080	--
Overcrowded Renter Occupied Units	605	7.8	1,160	12.7
Overcrowded Owner Occupied Units	197	2.5	191	2.8
Total Overcrowded Housing Units (1.01 + Persons Per Room)	802	10.3	1,351	14.9

Source: 1980 Census and 1990 Census

The standard measurement of housing affordability used by agencies is that very low and low income households should spend no more than 30% of their income for housing. In 1980, 2,487 households paid more than 30% of their income for housing costs. Of the City's total households in 1980, very low income overpayer households comprised 22% and low income overpayers comprised 10%. In 1989, this figure was 2,889 households (based on an extrapolation from 1980). 1990 Census income information was unavailable at the time of

preparation of this Housing Element. Table 19 categorizes the overpayer households as either owners or renters.

Table 19

VERY LOW AND LOW INCOME OVERPAYERS
CITY OF IMPERIAL BEACH
1980 AND 1989 (Extrapolation)

	<u>Renters</u>		<u>Owners</u>		<u>Total</u>	
	<u>Very Low</u>	<u>Low</u>	<u>Very Low</u>	<u>Low</u>	<u>Very Low</u>	<u>Low</u>
1980	1,550	629	154	154	1,704	783
1989	1,800	735	177	177	1,977	912

Source: 1980 Census and 1990 DOF Population and Housing Estimates

c. Vacancy

In addition to the aforementioned factors, the balance between supply and demand in the City's housing market is another indicator of housing market dynamics. One of the measurements most often used to gauge this balance is vacancy rates. High vacancy rates usually indicate low demand and/or high supply conditions in the housing market. However, vacancy rates must be viewed in the context of all the characteristics of the local and regional market.

Vacancy rates which indicate "market balance"¹ are generally accepted to be 5.0% both overall and for multi-family units. The California Department of Finance estimated Imperial Beach's January 1, 1990 overall vacancy rate to be 8%.² The San Diego Apartment Association reported a 5.3% vacancy rate for multi-family units in Spring 1990. The City's multi-family vacancy rate is above market balance, indicating a renter's market. Multi-family value and rents are likely to remain constant or decrease while the vacancy rate remains above 5%.

4. Constraints

This section of the Housing Element discusses the constraints upon the maintenance, improvement or development of housing for all income levels. These constraints are discussed in two contexts:

- Non-governmental: Including the availability of financing, price of land, and the cost of construction.
- Governmental: Including Article 34, land use controls, building codes, site improvements, development fees, and processing and permit procedures.

¹Condition where rates indicate an acceptable level of vacancy taking remodeling, seasonal variations and turnovers into account.

²Vacancy rates determined by the U.S. Census Bureau and the California Department of Finance are census driven and therefore generally report higher vacancy rates.

a. Non-governmental Constraints

Non-governmental constraints to affordable housing consist of three major factors: land costs, construction costs, and financing. The City has a limited ability to influence these factors. Land costs are impacted by the number of adequate sites that are made available. The City has designated large amounts of land for residential uses. Regional demand and costs have a great impact on land costs. Construction and financing costs are also determined at the regional, state, and national levels by a variety of private and public actions which are not controlled by the City.

(1) Land Costs

Residential land prices contribute significantly to the cost of new housing. According to the San Diego Construction Industry Federation (CIF), raw land and improvements costs comprise approximately 35 percent of the total development costs of a residential dwelling. Presently, land costs (not including building fees) are estimated to be \$150,000 for a typical single-family residential lot and \$250,000 for a multi-family residential (50' x 95') lot. Due to a shortage of vacant single family lots, land costs for single family residential reflects the price of land with an existing structure. Land costs have increased steadily in both Imperial Beach and the region over the last decade.

(2) Construction Costs

Basic construction costs for residential developments have increased rapidly. Construction costs have in turn pushed up the cost of housing greatly, making home ownership unattainable for many households. A 1990 survey by the San Diego CIF found that a typical three-bedroom, two bath, 1,715 square foot single-family home (with a 400 square foot garage and 240 square foot patio) cost approximately \$90,000 to construct. Finished lot (\$90,000), fees and charges (\$25,000), soft costs (\$40,000), and profit (\$13,000) brought the total cost to \$258,000. Although these figures are based on a regional average, the proportions and costs provide an indication of the cost components for Imperial Beach.

(3) Financing Costs

The cost of borrowing money for the planning and construction of a development is a major component of the selling price of a home. In fact, financing is the largest component of housing costs when both construction and long-term financing are considered. Many buyers and renters are not fully aware of financing costs as a component of housing costs. More familiar to potential buyers are the financing costs associated with a home mortgage. In an analysis of

surrounding areas, it was found that there was some similarity in financing rates, as well as the availability of financing to underserved income groups (Table 20).

Table 20

FINANCING COSTS
SAN DIEGO REGION
1991

30 YEAR FIXED RATE (less than \$191,250)

	<u>Int. Rate</u>	<u>Down Pmt.</u>	<u>Pts.</u>	<u>Lock Days</u>	<u>A.P.R.</u>
Home Savings	9.800	10	1.5	45	10.023
Security Pacific	9.750	20	2.0	45	10.033
Household Bank	9.750	5	2.0	60	10.033

30 YEAR FIXED RATE (\$191,250-\$600,000)

Downey Savings	10.375	30	1.5	30	10.595
HomeFed Bank	10.500	20	1.5	30	10.721

30 YEAR ADJUSTABLE

	<u>Int. Rate</u>	<u>Down Pmt.</u>	<u>Pts.</u>	<u>Max. Amount</u>	<u>Lock Days</u>	<u>Index</u>	<u>Margin</u>	<u>Adj. Int/Reg</u>	<u>Caps</u>	<u>A.P.R.</u>
Household Bank	7.750	10	2.0	\$191,250	60	6Tb	2.500	6M/6M	1.00/13.750	9.127
Downey Savings	8.250	20	1.5	\$400,000	60	11D	2.250	6M/1M	NEG/13.875	10.373
HomeFed Bank	7.950	20	1.5	\$191,250	60	11D	2.250	3M/1M	NEG/13.950	10.450

Source: *San Diego Union (January 27, 1991)*

Home mortgage financing has received considerable attention due to the dramatic fluctuation in interest rates over the past two decades. In 1978, residential mortgages were readily available at rates below 10 percent. By 1981, interest rates increased to 14 percent. In 1988, they had fallen below 12 percent. Currently, interest rates are roughly 10 percent (see Table 20). Interest rates, as well as the types of loans, become an important ingredient in determining the affordability of for sale housing. As interest rates rise, significant portions of households no longer qualify for housing.

According to the lending experts at the California Association of Realtors, a buyer making a 10% down payment of \$15,000 on a \$150,000 home with a fixed-rate loan at the rate of 10% would have to earn about \$56,296 annually. Monthly payments including principal, interest, taxes and insurance would total about \$1,407. However, if a buyer wanted an adjustable-rate loan with an introductory rate of 8.3%, the buyer would have to earn about \$47,658 annually to qualify for the loan. Initial monthly payments would be \$1,191 and would rise as soon as the loan rate adjusted upward in six to twelve months.

A buyer making a 20% down payment of \$30,000 on a \$150,000 home, with a fixed-rate loan at the current rate of 10% would have to earn about

\$50,897. Monthly payments would be \$1,270. If a buyer wanted an adjustable-rate loan with an introductory rate of 8.3%, an income of \$43,130 would be required and the initial monthly payment would be \$1,078.

b. Governmental Constraints

(1) Article 34

In 1950, the voters of California added Article 34 to the State Constitution which requires that low rent housing projects "developed, constructed, or acquired in any manner" by any state public agency receive voter approval. Application of the Article 34 referendum requirement is conditioned upon the existence of a particular actor ("any state public body"), a particular action ("develop, construct, or acquire"), and a particular object ("low rent housing project for persons of low income"). All three conditions must be met for a development to be subject to the referendum requirements; if any one of the conditions is not met, no referendum is required.

(2) Land Use Controls

The land use policies of the City have a direct impact upon the provision of affordable housing. The City's General Plan designates substantial areas of land for residential development. The

Zoning Ordinance permits a wide variety of residential uses, including mobile homes, and encourages senior and affordable housing. The City's residential zoning regulations are minimal and do not act as a constraint to the development of housing (see Appendix 1). In addition, the City complies with all state and federal requirements for environmental review, which is part of development costs mandated by law.

In November 1991, an interim ordinance was adopted which affected new construction in the multifamily residential zone. The maximum height of new buildings was reduced from forty (40) feet to thirty (30) feet. In addition, the number of housing units permitted on the site was reduced by allowing one unit for each 2,000 square feet of lot area instead of 1,000 square feet per unit. As stated, this was an interim ordinance and had a sunset provision date of January 1, 1993. The intent of the proposal was to slow down multifamily construction until the density issue could be discussed as part of the updating of the General Plan. The proposal was not adopted for the Local Coastal Plan (LCP) area of the City, but was adopted for the area outside the Coastal Zone. The total RHD lands comprise some 285 acres or 10% of the City. Almost all the land is developed. It is estimated that 30-40 acres of developed lands was affected by the interim ordinance which expired January 1, 1993.

In November 1992, Proposition P was approved by the voters of Imperial Beach. The purpose was to limit development pending the adoption of revisions to the city's General Plan. Specific sections are discussed below.

1. Ordinance 92-864, Section 2.1., Density of Units

This section permits no more than 1 du/2000 sq ft of building area. This allows for development at a maximum of 21.5 du/ac. Units built in the City of Imperial Beach at this density are affordable to lower income households, according to survey information provided in Table 13, above, Rental Survey of Apartments/Duplexes.

2. Ordinance 92-864, Section 2.3., Height Limitation

Residential developments of 3 stories in height can be constructed in the City of Imperial Beach within the 30 foot height limitation of Proposition P. This does not hinder the development of affordable housing. The Proposition brings the City of Imperial Beach into conformity with most other communities in limiting

building heights to 30 feet within the coastal zone.

3. Ordinance 92-864, Section 4.1., Effective Date

The Ordinance is effective until December 12, 1994. Information presented elsewhere in this element, shows that the City of Imperial Beach has already made substantial progress towards meeting its regional share in the first 18 months of the Housing Element planning period. At the current rate of development, the City of Imperial Beach will very likely meet its regional share well before the end of the Housing Element period, irrespective of the temporary restrictions of Proposition P.

4. Ordinance 92-864, Section 5.2, Density Bonus

The City of Imperial Beach will not violate state law and will provide density bonuses as required by State law. The City Attorney has submitted an opinion to the City Council that Section 5.2 of Proposition P as preempted by state law is invalid.

(3) Building Codes

The City adopted and enforces the Uniform Building Code which ensures that all housing units are built to specified standards. The code is substantially determined by the International Conference of Building Officials and the State of California. The City relies primarily on complaints to enforce building code violations. In addition, the Building Development conducts an annual housing inspection. These standards and operations do not significantly increase construction costs nor impose additional constraints. Overall, there is presently little rehabilitation activity conducted in the City.

(4) Development Fees

A survey by the San Diego Construction Industry Federation found that for a typical three-bedroom, single-family detached home priced at \$179,500, development fees in San Diego County ranged from \$5,900-\$21,500. Imperial Beach, with an average total development fee cost of \$8,567, currently ranks thirteenth for costs among the nineteen jurisdictions in the region. Table 21 compares Imperial Beach with other jurisdictions in the region. Appendices 2 and 3 further analyze development costs in Imperial Beach and the South Bay respectively.

Table 21

DEVELOPMENT FEE SURVEY OF
PROTOTYPICAL*
RESIDENTIAL STRUCTURE
SAN DIEGO REGION
1991

<u>Jurisdiction</u>	Total Existing Development Fees
Escondido	\$21,507
San Marcos	19,131
Carlsbad	16,740
Poway	16,740
San Diego City	15,755
Chula Vista	14,969
Solana Beach	14,590
Encinitas	14,527
Santee	12,397
Oceanside	12,012
Vista	10,791
San Diego County	9,279
Imperial Beach	8,567
Lemon Grove	8,459
Del Mar	8,222
La Mesa	7,733
El Cajon	7,645
National City	6,443
Coronado	5,908

*Three bedroom, 2 bath single-family detached home (1,800 square feet of living area)

Source: 1990/91 Construction Industry Federation Regional Development Fee Survey

(5) Permit Processing

Imperial Beach's processing procedures for new housing developments and the modification of existing residential projects include the following frequently used permits and actions: tentative maps, administrative permits and appeals, site plan reviews, variances, planned developments, and developer agreements.

The amount of time involved in processing the applications usually takes from 5 to 6 months, depending on the applicant's compliance with the City's ordinances and the completeness of the applications. The City makes every effort to expedite permit processing.

The City requires minimal on- and off-site improvements. On-site improvements include landscaping. Off-site improvements include sidewalks, curbs, gutters, and construction of a 20-foot concrete alley. These requirements, coupled with the redevelopment nature of the City's housing activity, do not act as a significant constraint to the maintenance, improvement or development of housing.

Besides local influences, state and federal factors also affect the provision of housing in Imperial Beach. Established state and federal procedures and requirements for certain government sponsored

housing programs can delay the processing of applications and lead to inconsistencies within the provision of housing. These delays can add to the cost of housing.

5. Regional Share

According to state law, local governments' housing needs assessments must include their share of the projected needs for housing in the region. The San Diego Association of Governments (SANDAG) has identified Imperial Beach's share of regional housing needs.

	7/91 to 7/96
Very Low Income Households (23.0%)	50
Low Income Households (17.0%)	37
Moderate Income Households (21.0%)	45
Other Income Households (39.0%)	<u>84</u>
TOTAL	216

The figures are contained in the Regional Housing Needs Statement which was adopted by both the City of Imperial Beach and SANDAG in July, 1990. The total units needed in the City of Imperial Beach from July 1, 1991 to July 1, 1996 are 216. Table 22 shows projected regional share by jurisdiction for the same period.

Table 22

**REGIONAL SHARE BY JURISDICTION
SAN DIEGO REGION
1991-1996**

<u>Jurisdiction</u>	<u>Very Low</u>	<u>Low</u>	<u>Moderate</u>	<u>All Other</u>	<u>5-Year Regional Share</u>
Carlsbad	1,443	1,066	1,317	2,447	6,273
Chula Vista	821	607	749	1,392	3,569
Coronado	149	110	136	254	649
Del Mar	75	55	68	127	325
El Cajon	473	349	432	801	2,055
Encinitas	323	239	295	549	1,406
Escondido	1,542	1,140	1,408	2,615	6,705
Imperial Beach	50	37	45	84	216
La Mesa	323	239	295	549	1,406
Lemon Grove	174	129	159	295	757
National City	249	184	227	421	1,081
Oceanside	1,716	1,269	1,567	2,911	7,463
Poway	572	423	522	970	2,487
San Diego	10,074	7,446	9,198	17,084	43,802
San Marcos	846	625	772	1,434	3,677
Santee	448	331	409	759	1,947
Solana Beach	100	74	91	168	433
Vista	895	662	818	1,518	3,893
Unincorporated	4,751	3,512	4,338	8,056	20,657

Source: SANDAG 1990 Regional Housing Needs Statement

6. Site Inventory

SANDAG has conducted an inventory of sites (Table 23) available for residential development which indicates that the City can accommodate its new construction need for all income levels.

The amount of available land is estimated to accurately reflect the present redevelopment potential of the City.

Table 23

LAND USE INVENTORY
CITY OF IMPERIAL BEACH
1991

<u>Zoning/Permitted Housing Type</u>	<u>Number of Acres*</u>	<u>Density Range (Dwelling Units/Acre)</u>	<u>Availability of Services & Facilities (e.g., infrastructure)</u>	<u>Dwelling Unit (DU) Capacity</u>
• Single-Family	7	Zoned R-1 (1-7 DU/Acre)	Infill areas have adequate services and facilities available.	7-49 DU's
• Multiple-family and rental	26	Zoned R-2, R-2A, & RHD (8-43 DU/Acre)	Same as above	572-1,118 DU's
• Mobile homes, mfd. housing, mobile home parks	Allowed within all residential zones	Subject to location and design requirements as specified within the zoning ordinance.		Varies
• Emergency shelter or transitional housing	Allowed in multi- family and commercial zones	Requires special use permit.		Varies
• Currently non-residential (mixed commercial/ residential use available in City's beachfront area)	11	Zoned SP-1 (21 DU/Acre)	Infill areas have adequate services and facilities available.	231 DU's
• Other	--	--	--	--
TOTAL	44	1-43 DU/Acre	--	7-1,118 DU's

* The City of Imperial Beach is built-out. Therefore, this acreage represents redevelopment potential.

Sources: SANDAG Series 7 Regional Growth Forecast and City of Imperial Beach staff

As stated, vacant land for new housing is expected to be available throughout the City, although SANDAG estimates that the City will consume 85% of its vacant land by 2010. Table 24 summarizes the City's vacant, developed, and developable land.

Table 24

DEVELOPED AND REDEVELOPABLE LAND
CITY OF IMPERIAL BEACH
1986 AND 2010

	<u>Acres</u>	
	<u>1986</u>	<u>2010</u>
<u>Total Developed Acreage</u>	1,417	1,456
Residential	1,018	1,032
Non-residential	399	424
<u>Total Redevelopable Acreage</u>	44	6
Single-family	7	2
Multiple-family	26	4
Mixed-use	0	0
Commercial	11	0
Industrial	0	0

Source: SANDAG Series 7 Regional Growth Forecast

The City has limited development potential because of the small amount of vacant land. Most of the new housing activity taking place in Imperial Beach is private redevelopment, recycling, and some infill. Private redevelopment occurs when buildings are upgraded to a higher density, such as converting duplex apartments into fourplex apartments. Recycling is defined as improving the condition of existing buildings through renovations.

Infilling is developing on existing vacant lots; this does not include clearing land for development.

Table 25, below, gives current undeveloped City-owned land in 1992. Actions to be taken will depend on which option is most readily available and feasible at the time of the development/redevelopment.

Table 25

UNDEVELOPED CITY-OWNED LAND
1992

<u>Parcel Number</u>	<u>Size (Square Feet)</u>
625-140-09	3,920
626-301-27	2,000
625-214-02*	113
625-230-12*	100
626-354-11*	435
Total	6,568
Total Developable Land	5,920

*Undevelopable Land

In addition, the City has a total of 9.27 acres of vacant residential land on which no projects are presently approved. Sixty-one percent of this total, or 5.65 acres, is zoned for multi-family development at densities ranging from 1 du/3,000 to 1 du/2,000 square feet, with a potential of producing 112 units.

Table 26 shows the number of available acres of vacant residential land by zone, the density at which units can be constructed, and the total number of units that could potentially be developed. At the currently designated zones and densities, the potential exists for the development of more than 127 units. The table shows that there are sufficient vacant sites available and zoned for higher density development to assure that the City will meet its regional share. From this information, it can be shown that the City of Imperial Beach is also able to reach its regional share for the five year housing element period of 1991 to 1996.

Table 26

VACANT RESIDENTIAL LAND INVENTORY
REVISED PER PROPOSITION P
NOVEMBER 1992

<u>Zone</u>	<u>Acreage</u>	<u>Density</u>	<u>Potential Units</u>
R-1	1.97	1 SFD/6000 sq.ft.	15
R-2	1.09	1 du/3000 sq.ft.	15
R-2A	0.48	1 du/2000 sq.ft.	9
RHD	4.08	1 du/2000 sq.ft.	88
SP-1	<u>1.65</u>	(Varies)	<u>(Varies)</u>
Total	9.27		127 +

du: Dwelling Unit
sq ft: Square Feet
R: Residential
RHD: Residential High Density
SFD: Single Family Dwelling
SP: Specific Plan

Table 27 presents an inventory of approved units from 1989 to 1993. It shows that 414 units have been approved by the City. Over 91 % of those units, or 379, are multi-family.

These 379 units are in addition to all single family (SF) and 2 and 3 unit projects located outside of the Coastal Zone. The single family and 2 and 3 units projects are approved "over the counter;" that is, they do not require a public hearing.

Table 27

NUMBER OF APPROVED UNITS
1989-1993

<u>Year</u>	<u>Total Units</u>	<u>SF Units</u>	<u>MF Units</u>
1989	201	9	192
1990	78	15	63
1991	109	8	101
1992/93*	<u>26</u>	<u>3</u>	<u>23</u>
Total	414	35	379

*As of March 1, 1993

Table 28 shows that Imperial Beach, at the beginning of 1993, is close to meeting its regional share of total housing for the planning period, 1989 to 1996. The actual number of units constructed during the first two and a half years is only 22 units less than the total needed to meet the regional share of 324 units over the entire seven year planning period.

Table 28

NUMBER OF UNITS CONSTRUCTED
July 1989 to January 1993

<u>Date</u>	<u>Number of Units</u>
7-89 to 12-89	25
1-90 to 12-90	97
1-91 to 12-91	99
1-92 to 1-20-93	<u>81</u>
Total	302

Regional Share (1989 to 1996) = 324 units

Table 29 identifies the units, from Table 28, above, by density and unit type. It shows that 74% of these units were constructed at the highest density, >24 units/acre, thereby meeting HCD's requirement of high density units to assure affordable housing.

Table 29

DENSITY OF UNITS CONSTRUCTED
July 1989 to January 1993

<u>Unit Type</u>	<u>< 18 units/ac</u>	<u>Density 18-24 units/ac</u>	<u>> 24 units/ac</u>	<u>Total</u>
Apts/Duplexes (Rentals)	16	34	126	176
Condos (Owner)	0	0	98	98
SFD (Owner)	<u>28</u>	<u>0</u>	<u>0</u>	<u>28</u>
Totals	44	34	224	302

Regional Share (1989 to 1996) = 324 units

Table 30, below, shows both the number of units constructed and the number of units approved, but not yet constructed, that are unaffected by Proposition P during the first 18 months of the Housing Element planning period.

Table 30

UNITS CONSTRUCTED AND
APPROVED UNITS UNAFFECTED BY PROPOSITION P
July 1, 1991 to January 21, 1993

<u>Date</u>	<u>Number of Units Constructed</u>	
July 1991 to June 1992	81	
July 1992 to January 1993	<u>36</u>	
Subtotal		117
Approved units not affected by Proposition P*		<u>95</u>
Total Units		212

Regional Share, 1991 to 1996 = 216

* These units are not restricted by Proposition P and are expected to be constructed.

Table 31, below, shows the approved units, from Table 30, above, at the density of their planned construction.

Table 31

APPROVED UNITS AND THOSE UNDER CONSTRUCTION
UNAFECTED BY PROPOSITION P
July 1, 1991 to January 21, 1993

<u>Unit Type</u>	<u>Density</u> <u>< 18 units/ac</u>	<u>18-24 units/ac</u>	<u>> 24 units/ac</u>	<u>Total</u>
Apts/Duplexes (Rentals)	7 (4)*	4	9 (9)	20 (13)
Condos (Owner)	14 (3)	3	58 (44)	75 (47)
SFD (Owner)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Totals	21 (7)	7	53 (53)	95 (60)

* Numbers in parentheses indicate units presently under construction.

The number of both the approved units not yet constructed that are unaffected by Proposition P and the units constructed between July 1, 1991 to January 21, 1993 equals 212. The 1991-1996 regional share is 216, or four additional units. More than half, 117 or 54%, of the required units already have been constructed during the first 18 months of the time frame of this housing element. In addition, of the 95 approved units unaffected by Proposition P, approximately 60 units already have been issued building permits and are now under construction.

Table 32, shows by year the number of units demolished and the number of units built to replace them. This table shows that 65 units were added to the housing stock, of which 48 were

replacement units, for a net gain of 17 units. Therefore, no net loss of housing stock has occurred during this time due to demolition/replacement activities.

Table 32

DEMOLITION/REPLACEMENT UNITS
1988-1992

<u>Year</u>	<u>Demos (Units)</u>	<u>Replacement (Units)</u>	<u>Additional (Units)</u>
1992	6	12	+6
1991	8	2	-6
1990	18	26	+8
1989	1	1	0
1988	<u>15</u>	<u>24</u>	<u>+9</u>
Total	48	65	17

*As of September 10, 1992

7. Sites For Homeless Facilities

The most recent legislation governing Housing Element law mandates municipalities to address the special housing needs of the homeless within the boundaries of their jurisdiction. The homeless are defined as individuals that lack a fixed and adequate nighttime residence. The primary residences of the homeless are:

- a. Publicly or privately operated emergency shelter.

- b. In the street, park, abandoned building, automobile, or in any other public or private place not intended to be used as regular sleeping accommodations for humans.
- c. In temporary makeshift arrangements in the accommodations of others.

Based on an estimated homeless population of seven, the City has determined that its homeless does not constitute a significant need. Therefore, the City does not anticipate implementing any homeless programs nor identifying sites for homeless facilities.

8. Assessment Of "At-Risk" Assisted Units

The state law governing housing elements was amended in 1989 to require an analysis and program(s) for preserving assisted housing developments. This action must be completed by January 1, 1992. The analysis must cover a number of federal and state programs as well as any projects developed with local assistance (e.g., inclusionary housing and density bonus).

The City of Imperial Beach currently has one assisted housing development at risk of conversion to market rate rents. It represents a potential loss of 100 units (Table 33). However, the earliest date of subsidy termination is 2005 and therefore could not occur within the time frame of this Housing Element. The State Department of Housing and Community Development has determined that the City does not need to amend their housing element by January 1, 1992 to be in compliance.

Table 33

INVENTORY OF LOW INCOME RENTAL UNITS
 SUBJECT TO TERMINATION OF FEDERAL MORTGAGE
 AND/OR RENT SUBSIDIES TO YEAR 2001
 1991

<u>Project Name</u>	<u>Total Units (FHA/Sec. 8)</u>	<u>Earliest Date of Subsidy Termination</u>		<u>Owner</u>
		<u>FHA</u>	<u>Sec. 8</u>	
St. James Plaza 1052 Ninth Street	100	July 25, 2026	Jan. 11, 2005	St. James Lutheran 866 Imperial Beach Blvd.

Source: SANDAG 1990 Regional Housing Needs Statement

Additionally, Imperial Beach Garden apartments, a 160 unit rental housing project, is financed through multi-family revenue bonds. Of the 160 units, 20%, or 32 units, are set aside at 80% of median income for low to moderate income households. According to information provided by State HCD, the conversion date of the bond is 1998, just two years beyond this 1996 planning period. However, American Assets Inc. the managing company of the project states that the expiration date for the bond is the year 2007; there is no option for early payment except by default. At this time, American Assets Inc. has indicated that these units will remain rented at below market rates.

9. Energy Conservation

Title 24, Building Energy Standards for Residential Development, establishes energy budgets or maximum energy use levels. The maximum energy use levels are established for three types of residential buildings and sixteen climate zones. The standards of Title 24 supersede local regulations. State requirements mandate Title 24 requirements through implementation by local jurisdictions. Builders have the option of meeting the Title 24 requirements through two different approaches, the performance and the prescriptive approaches.

Performance Approach: The performance approach provides the builder with the greatest flexibility in that the builder determines which mix of design and equipment technologies will be used in meeting the specified energy budget. The builder, however, must be able to demonstrate, through the application of State approved calculation methods, that the proposed building will consume no more energy than the energy budget allows.

Prescriptive Approach: The prescriptive approach does not require computerized calculations. The prescriptive approach involves the use of one of five packages of energy-efficient measures that meet the energy budget.

CHAPTER III
EVALUATION OF
HOUSING ELEMENT: 1985-1990

III. EVALUATION OF HOUSING ELEMENT: 1985-1990

A. INTRODUCTION

An important component of this revised Housing Element is the evaluation of the previous Housing Element. It is important to determine whether the City's needs have changed, if its goals and policies are still relevant, and if its programs have been effective.

In accordance with State requirements, this evaluation responds to three criteria as defined in the State HCD memorandum on "Local Evaluation of Housing Elements Upon Update" (12-6-85). The State uses the following criteria and definitions as the basis for assessing compliance with State law:

- Effectiveness: A comparison of the actual results of the previous Housing Element with respect to its goals, policies and programs is conducted.
- Progress: An analysis of the significant differences between the projected activities of the previous element and the accomplishments to date is provided.
- Appropriateness: A description of how the goals, policies and programs of the revised element incorporate the results of this evaluation is also presented.

B. ANALYSIS

The following section consists of a general discussion of the effectiveness, progress, and appropriateness of the City's goals and policies, in addition to an analysis of the related action programs. This analysis is summarized in the following paragraphs but, more importantly, is reflected throughout the revised Housing Element.

1. Effectiveness

The goals and policies in the 1980 and draft 1985 Housing Elements were appropriate to a community such as Imperial Beach, which had a slowly expanding housing stock in relatively good condition, and a large base of affordable housing. The City's goals and policies focused on maintaining a variety of housing opportunities.

Presently, the City still has a wide range of housing opportunities. Imperial Beach is fortunate to have maintained a large portion of its affordable stock. In addition, private groups are serving the special needs of seniors. This assessment therefore found the 1980 and 1985 goals and policies to be effective, and they form the basis for the revised Housing Element.

2. Progress

This analysis of the Housing Element documents the City's progress in terms of meeting the goals and carrying out the policies of the 1980 and Draft 1985 Housing Element. The analysis of progress focuses upon two components: progress

during the past five years of all programs, and progress during the past five years of programs for lower income households that need assistance. The results of these analyses were used as a guide for the housing programs of the 1991 Housing Element.

The analyses of the 1980 and draft 1985 housing elements were handicapped by the absence of quantified program objectives. Therefore, with the absence of quantified objectives, the following progress discussion lists the City's overall progress and then relates that progress to the City's fair share goal established by SANDAG.

a. Overall Progress

The following material summarizes the progress made by the City in the performance of its various programs from 1985 to 1990.

<u>Program</u>	<u>Effectiveness (Target)</u>	<u>Progress</u>	<u>Appropriateness</u>
1. SECTION 8 VOUCHERS & CERTIFICATES	Ongoing	Participated with County of San Diego Housing Authority to assist 88 additional households	Continue
2. MORTGAGE REVENUE BONDS	Ongoing	Imperial Beach Gardens: 43 units	Continue
3. MODERATE REHABILITATION	Ongoing	Participated with County of San Diego HCD to rehabilitate 5 units	Continue
4. RENTER/OWNER REHABILITATION	Ongoing	Participated with County of San Diego HCD to rehabilitate 42 units: 10 single family 5 mobilehome 27 multi-family	Continue

b. Fair Share Progress

SANDAG annually reports the region's performance in providing housing assistance to lower income households including the City of Imperial Beach. The report helps jurisdictions monitor the implementation of their housing elements and Housing Assistance Plans (HAPs). SANDAG's Regional Housing Plan and the Regional Housing Needs Statement recommend that Imperial Beach and all other jurisdictions assume their share of the region's housing needs. The fair share concept included in the Housing Needs Statement was developed to assist the City to respond to state and federal housing requirements and to insure an equitable distribution of responsibility for low income housing throughout the region. The fair share is calculated for the City by factoring existing and projected share of the region's housing, income, population, and employment.

Table 34 identifies the number of additional lower income households that have received housing assistance in the City as well as in other jurisdictions in response to the Fair Share goals and needs. This information is based upon responses from the housing staffs of the respective jurisdictions, assisted housing information from local and federal reports (especially the U.S. HUD Local Area Office in Los Angeles), and previous SANDAG Assisted Housing Performance Reports (1979-1990). It is important to note the goal figures in the following tables represent the "good faith" effort (2.5% of the need per year) and not the absolute need which is substantially larger.

Table 34

CITY OF IMPERIAL BEACH HOUSING ELEMENT
HOUSING NEEDS PERFORMANCE
(LOWER INCOME HOUSEHOLDS)
BY JURISDICTION
SAN DIEGO REGION
1985 - 1990

	1			2	3	4	5	6
	Housing Needs Provided for in <u>1985-1990</u>			Housing Needed to Meet Five-Year Goal <u>1985-1990</u>	Percent Goal Met <u>1985-1990</u>	Percent Housing Needs of Region's Total Needs <u>1985-1990</u>	Percent Fair Share in Region <u>1985-1990</u>	Housing Needed to Meet Five-Year Goal <u>1991-1996</u>
<u>Jurisdiction</u>								
<u>Guaranteed</u> + <u>Potential</u> = <u>Total</u>								
Carlsbad	105	216	321	567	56.6	2.3	3.4	1,125
Chula Vista	809	702	1,511	740	204.2	10.8	4.5	1,058
Coronado	51	0	51	150	34.0	0.4	0.9	259
Del Mar	3	0	3	50	6.0	(0.03)	0.3	65
El Cajon	647	0	647	542	119.4	4.6	3.3	470
Encinitas	29	0	29	368	7.9	0.2	2.2*	538
Escondido	415	704	1,119	565	198.1	8.0	3.4	846
Imperial Beach	93	43	136	114	119.3	1.0	0.7	42
La Mesa	123	42	165	379	43.5	1.2	2.3	452
Lemon Grove	153	0	153	163	93.9	1.1	1.0	174
National City	204	0	204	235	86.8	1.5	1.4	37
Oceanside	262	515	777	693	112.1	5.5	4.2	967
Poway	292	0	292	330	88.2	2.1	2.0	565
San Diego	3,185	3,347	6,532	7,601	85.9	46.6	45.8	9,316
San Marcos	40	53	93	225	41.3	0.7	1.4	528
Santee	78	0	78	391	19.9	0.6	2.4	655
Solana Beach	20	32	52	98	53.1	0.4	0.6*	194
Vista	167	294	461	280	164.6	3.3	1.7	458
Unincorporated	650	742	1,392	3,122	44.6	9.9	18.9*	<u>3,979</u>
REGION TOTAL	7,326	6,690	14,016	16,613	84.4%	100.0%	100.0%	21,728

*The fair share needs and goals were adopted by SANDAG before the incorporation of the Cities of Encinitas and Solana Beach. The figures for these cities were derived from the 1980 Census and the SANDAG Regional Housing Needs Statement. Fair share figures for Encinitas and Solana Beach have been subtracted from the adopted figures for the Unincorporated areas.

The report does not measure the housing needs or performance for moderate and upper income households (more than \$41,300 for a family of four in 1991) nor the rehabilitation of existing units for these households. These issues are important components of the City's Housing Element, but fair share progress considers only assistance that produces additional housing for lower income households.

For the time period 1985-1990, the City exceeded its goal of 114 lower income housing needs. The City assisted 136 additional lower income households through Section 8 vouchers/ certificates, moderate rehabilitation, and mortgage revenues bonds. The City was one of only six jurisdictions in the San Diego region that met their five-year goals for fair share.

The City's fair share goal for the time period 1991-1996 is 42 assisted lower income households.

3. Appropriateness

After assessing the progress of the City in fulfilling its goals/policies and administering its programs, a determination was made regarding the "appropriateness" or relevance of those goals/policies and programs to the 1991 Housing Element. As a result, the City's six goals were reformulated into five while its seven policies were recommended for continuation. Secondly, based on the City's performance in meeting its fair share goal from 1985-1990, its programs were also recommended for continuation and further supplemented with quantified objectives. The programs were then systematically reviewed and then categorized by subsets (construction, rehabilitation, conservation, and administration). This assessment forms the basis for the program section of the 1991 Housing Element (see Chapter IV).

CHAPTER IV

GOALS, POLICIES AND ACTION PROGRAMS

IV. GOALS, POLICIES AND ACTION PROGRAMS

A. INTRODUCTION

Section 65583(b) of the State Housing Element law requires that the housing element contain "a statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing." Goals are general statements of purpose. Housing element goals will indicate the general direction that the jurisdiction intends to take with respect to its housing problems. While reflecting local community values, the goals should be consistent with the legislative findings (Section 65580) and legislative intent (Section 65581) of Article 10.6 and other expression of state housing goals contained in the housing element law. Goals may extend beyond the time frame of a given housing element.

Policies provide a link between housing goals and programs; they guide and shape actions taken to meet housing objectives. These objectives are the maximum actual numbers of housing units that the jurisdiction projects can be constructed, rehabilitated, and conserved over a five-year time frame. It is useful for localities to establish objectives for each housing program which will be implemented during the time frame of the element. Objectives may therefore be short-term in outlook compared to community goals.

B. GOALS

Goals are long range general guidance for the City's Housing Plan. This section outlines the City goals.

1. To provide housing in a variety of cost, type, style and tenure which will fulfill the needs of present and future residents.
2. To make housing available without discrimination based on race, religion, ethnicity, sex, age, marital status or household composition.
3. To provide programs for the development and continuance of low and moderate income housing.
4. To provide housing with adequate services.
5. To promote through ordinances and civic programs for the maintenance of existing housing stock, the rehabilitation or replacement of substandard housing, and the relocation of households out of units beyond rehabilitation.

C. HOUSING POLICIES

Based on the evaluation of the 1980 Housing Element and 1985 draft Housing Element (Chapter III), the City has retained, revised, and added to its policies in order to better address the need for housing within the City. These policies are:

1. To plan for and monitor the delivery of adequate public services and provision of public facilities to all residents, especially to those whose needs are the greatest.
2. To establish incentives to maintain the existing stock in good condition with emphasis on preserving existing housing

opportunities for low and moderate-income families currently living within the community.

3. To encourage development design which provide for maximum possible residential security, safety, and compatibility within the City and its neighborhoods.
4. Maximize the opportunity to coordinate the plans, programs and policies of all City departments into an orderly city-wide development program, served by a balanced system of transportation, community facilities and services planned with sensitivity to the environmental and economic characteristics of the community.
5. Provide for coordination among all City departments in order to better monitor all housing including, but not limited to, single family, multi-family, mobile home, motel, hotel, convalescent home and boarding housing residences.
6. Maximize the opportunities to support and participate in programs to assist households in need of monetary housing assistance, housing rehabilitation, housing replacement and/or housing counseling services.
7. Protect and encourage opportunities for low and moderate income housing units in the Coastal Zone.

D. ACTION PROGRAMS

As the Needs Assessment (Chapter III) documented, the City possesses adequate sites with a full range of zoning densities to accommodate the

projected regional and fair share estimates. However, a need to address the lack of affordable housing still exists. The following programs address a range of housing needs and represent a commitment by the City to address those needs in a responsible manner. The programs are designed to build upon one another: no single program should be perceived as the panacea for all the City's needs.

The most effective approach will therefore require the creative use of a combination of programs. For example, density bonuses by themselves may not be enough of an inducement to developers to provide affordable housing. However, density bonuses when combined with reduced costs or other incentives, will produce affordable housing in an economic manner for the developer.

This Chapter describes the programs which the City will implement during the time frame of the Housing Element. The programs are designed to implement the policies which were identified previously. Each program identifies the specific actions which will carry out that policy. Quantified objectives, responsible department funding sources and scheduling are included for each action program. The maintenance of program types and needs will be funded primarily through federal and general fund monies.

The programs are structured upon a comprehensive set of definitions that apply to all programs unless special definitions exist as part of a specific program.

- Affordable Housing units are those available within the range of regional affordable housing monthly costs (see Table 13) and defined below:

- (1) ownership units for moderate income households are defined as units whose sale price does not exceed 2.5 x 100% of the median annual income*;
 - (2) ownership units for lower income households are defined as units whose sale price does not exceed 2.5 x 60% of the median annual income*;
 - (3) rental units for lower income households are defined as units which rent at no more than one-twelfth of 30% of 60% of the median annual income*;
 - (4) rental units for very low income households are defined as units which rent at no more than one-twelfth of 30% of 50% of the median annual income*.
- **Elderly:** Units that will contain a head of household whose age is at least 62 years of age or 55 years of age in a senior citizen housing development.
 - **Guaranteed Affordable Housing:** Units whose affordability would guarantee housing costs not to exceed 30% of the occupying household's monthly income.
 - **Low Income Households:** Households whose annual income is more than 50% but less than 80% of the region's median annual income by household size as defined by current State Government Code.

*By household size as defined by current State Government Code and assuming household size/number of bedroom ratio of two persons per bedroom (see Table 9 for City's median annual income).

- **Lower Income Households:** Households whose annual income is less than 80% of the region's median annual income by household size as defined by current State Government Code.
- **Moderate Income Households:** Households whose annual income is more than 80% but less than 120% of the region's median annual income by household size as defined by current State Government Code.
- **Potential Affordable Housing:** Units which would be available at affordable housing rates but do not guarantee affordable housing.
- **Very Low Income Households:** Households whose annual income is less than 50% of the region's median annual income by household size as defined by current State Government Code.

1. New Construction

New construction housing programs will increase housing opportunities for the citizens of Imperial Beach, and fulfill regional share goals for projected growth. To encourage and facilitate new construction, the City of Imperial Beach will operate six programs targeted to assist new construction of lower and moderate income housing. The number and scope of new construction programs reflects the City's limited fiscal capacity. However, the City will continue to encourage the production of affordable housing units.

a. Mortgage Revenue Bond

Action: Back mortgage revenue bond monies for the development of multi-family rental units as affordable housing for lower income households. This action is dependent upon continuing ability to issue bonds for such purposes.

Anticipated Impact: Construction of potential affordable rental housing units for lower income households.

Responsible Agency: Community Development Department.

Financing: Bonds.

Schedule: Issue bonds - 1993;
Construction of one project (45 units) - 1995.

b. Density Bonus

Action: Implement a density bonus program to comply with state requirements that emphasize very low and low income targeting and additional incentives.

The density bonus program will include publicizing and promoting the density bonus provision, in order to facilitate and maximize its use. The City will post the program's information as well as make it available to all requesting building permits.

This Program Action is not restricted by "Proposition P." The City Attorney has submitted an opinion to the City Council that Section 5.2 of Proposition P is invalid as preempted by state law. The City will not violate State law. A density bonus will be granted to a developer as required by State law. Even if the section of Proposition P were valid, the density bonus program would be automatically reinstated December 12, 1994, 1 1/2 years before the end of the planning period of this Housing Element.

Anticipated Impact: Construction of potential affordable housing units for 42 lower income households.

Responsible Agency: Community Development Department.

Financing: Developer- and City-funded incentives.

Schedule: Enact Ordinance - 1992;
Initiate Negotiation - 1993;
Construction - 1994-1995.

c. City-Owned Sites

Action: Develop an inventory of City-owned properties to be assessed for their potential development/redevelopment for residential use. Appropriate sites will be developed/redeveloped for affordable housing through available options, such as leasing or land write-downs.

Anticipated Impact: Additional sites for affordable housing.

Responsible Agency: Community Development Department.

Financing: General Fund.

Schedule: Develop Inventory - 1992.

d. Housing Trust Fund (County-wide)

Action: Participate in a County-wide trust fund with sources to be dedicated to the production of lower income housing. The City will participate in the County Housing Trust Fund, which is still being developed, and will participate in this program when it is fully implemented. The City will continue to actively pursue all available sources of funding. For example, the City will contact the Housing and Community Development Department of the County of San Diego to participate in the County's federal HOME grant program.

Anticipated Impact: Active participation of the City in concert with the County of San Diego for the construction of guaranteed affordable housing units for lower income households. The County has not outlined the framework for participation by local jurisdictions nor sources of revenue. This is anticipated to occur in the conceptualization phase (1992).

Responsible Agency: Community Development Department and County of San Diego Department of Housing and Community Development (HCD).

Financing: New revenues.

Schedule: Concept - 1992;
Cooperative Agreement - 1993;
Revenue Generation - 1994;
Construction - 1995.

e. Coastal Zone Lower and Moderate Income Housing

Action: Continue to protect and encourage opportunities for lower and moderate income housing in the Coastal Zone.

Anticipated Impact: (1) Continued construction of replacement housing for lower and moderate income housing, and (2) retention of existing affordable units where feasible.

Responsible Agency: Community Development Department.

Financing: General Fund.

Schedule: Ongoing.

f. Community Development Block Grant (CDBG)

Action: Pursue CDBG funds that the County HCD makes available to assist in construction of very low income housing units within the Urban County. The City will continue to actively pursue all available sources of funding. As part of the City's policy to "maximize the opportunities to support and participate in programs to assist households in need of monetary housing assistance," the City will continue to actively pursue all available sources of funding. The City of Imperial Beach receives notices of funding availability (NOFAs) as published in the U.S. Federal Register and will evaluate these opportunities to apply for federal funding as these notices are received. The City will pursue any available state funds in addition to the federal funds.

Anticipated Impact: Reduced development costs such as permit processing fees and, bond underwriting expenses.

Responsible Agency: Community Development Department.

Financing: U.S. HUD.

Schedule: Ongoing. Application is made in December for funding to be received in September of the following year.

g. Non-Profit Organizations

Action: Utilize non-profit housing organizations to provide financial and technical support to assist in affordable housing production.

Anticipated Impact: Production of affordable housing for very-low and low income households.

Responsible Agency: Community Development Department in cooperation with one or more non-profit housing agencies (to be identified).

Financing: Federal, state, local foundation funds.

Schedule: Explore feasibility analysis* - 1993-1994
Reach agreement - 1995

*The feasibility analysis would be conducted for producing affordable housing with non-profit organizations, whether or not resources would be available.

2. Conservation

The City will continue to cooperate with the County Housing Authority for the purpose of conserving affordability of housing units for lower income households through active participation in the Section 8 rental certificate/voucher program. This program is anticipated to conserve the affordability of 93 additional units representing a cross-section of housing types.

Action: Continue to apply to the U.S. Department of Housing and Urban Development (HUD) for local allocations of Section 8 (Existing) units through the programs as administered by the County of San Diego Housing Authority. The City will include monitoring of at-risk units as part of the City's efforts to conserve existing low income housing stock.

Anticipated Impact: An increase of 93 units to the City's existing allocation and the continuance of the units administered presently by the County of San Diego Housing Authority.

Responsible Agency: Community Development Department and County of San Diego HCD and U.S. HUD.

Financing: HUD.

Schedule: Ongoing.

3. Rehabilitation

Rehabilitation programs serve to conserve affordability of existing housing stock for lower income households as well as reduce the City's overall number of substandard units. Imperial Beach will participate in four rehabilitation programs through the County of San Diego HCD which address rental- and owner-occupied units. City residents apply directly to the County of San Diego HCD for rehabilitation programs. Program descriptions are permanently posted at the City planning department. The Imperial Beach Community newsletter will run notices advertising the availability of rehab funds along with program descriptions on a regular basis. It is anticipated that 45 units will be rehabilitated through these programs over the time frame of the Housing Element.

a. Moderate Rehabilitation (Section 8)

Action: Participation in County Rental Rehabilitation Grant program (depending on future funding availability). County HCD applies for funding on an annual basis. The City will include monitoring of at-risk units in order to preserve existing low income housing stock.

Anticipated Impact: Rehabilitation of 5 units (with Section 8 assistance).

Responsible Agency: Community Development Department and County of San Diego HCD.

Financing: HUD.

Schedule: 5 units - 1991-1996.

b. Rental Rehabilitation (Section 17)

Action: Participate in County housing rehabilitation program for assistance to renter-occupied, multi-family housing by offering low interest loans or grants to qualified lower income households, determined by the County median income as determined by HUD. Require owners of rental housing who participate to enter into agreements to limit subsequent rent increases to tenants (depending on future funding availability). County HCD applies for funding on an annual basis.

Anticipated Impact: Rehabilitation of 15 existing deteriorating multi-family rental housing units.

Responsible Agency: Community Development Department and County of San Diego HCD.

Financing: HUD.

Schedule: 3 units/year - 1991-1996.

c. Housing Rehabilitation (Owner)

Action: Participate in County housing rehabilitation program to assist in rehabilitation of owner-occupied single family and mobilehome housing by offering zero interest loans and deferred payment loans or grants of up to \$20,000 to qualified lower income homeowners, determined by the County median income as established by HUD. County HCD applies for funding on an annual basis.

Anticipated Impact: Rehabilitation of 25 existing deteriorating owner-occupied housing units.

Responsible Agency: Community Development Department and County of San Diego HCD.

Financing: CDBG.

Schedule: 5 units/year - 1991-1996.

d. Housing Rehabilitation (Owner)

Action: Participate in County housing rehabilitation program to assist in rehabilitation of owner-occupied housing. This state-funded program supplements rehab loans or grants made under the above rehab program (3c. Housing Rehabilitation [Owner]). County HCD applies for funding every two years.

Responsible Agency: Community Development Department and County of San Diego HCD.

Financing: California Housing Rehab Program (CHRP).

Schedule: As necessary.

4. Administration

Administrative programs address numerous concerns related to the provision and maintenance of housing. Their general aims are to facilitate new construction process, maintain compliance with state and federal laws, enforce local ordinances and regulations, and to actively pursue new funding sources. The City will operate seven administrative programs.

a. Energy Conservation

Action: The City enforces all applicable state and federal laws relative to energy conservation.

c. Relocation Assistance

Action: A relocation plan pursuant to the California Uniform Relocation and Real Property Act shall be prepared at such time as required to mitigate impacts upon persons displaced as a result of public activities.

Anticipated Impact: Reduction of hardship and adequate relocation of persons displaced by redevelopment, as required.

Responsible Agency: Community Development Department.

Financing: Project budget(s).

Schedule: As necessary.

d. Monitor State and Federal Housing Legislation

Action: Monitor all state and federal legislation pertaining to housing and comment on, support, or oppose proposed changes or additions to existing legislation, and propose new legislation when appropriate.

Anticipated Impact: Increased provision of lower and moderate income rental housing opportunities.

Responsible Agency: Community Development Department.

Anticipated Impact: Continued energy efficient units through code compliance.

Responsible Agency: Building Department.

Financing: General fund.

Schedule: Ongoing.

b. Code Enforcement

Action: Conduct code enforcement activities on city-wide basis in response to complaints or observation of blighting and/or unsafe conditions. The City is actively exploring the possibility of acquiring CDBG money for this purpose. For fiscal year 1992-1993, the City has identified 10 mitigation sites in low income neighborhoods.

Anticipated Impact: Mitigation of severely deteriorated housing conditions through rehabilitation assistance to avoid displacement impacts. Relocation assistance, such as rental assistance or cash payment, would be administered through County of San Diego HCD.

Responsible Agency: Building Department and County of San Diego HCD.

Financing: General fund.

Schedule: Ongoing.

Financing: General fund.

Schedule: Initiate Program - 1991;
Ongoing after that.

e. Article 34

Action: The City shall take appropriate steps to implement any necessary Article 34 ballot measure(s) which will need voter approval for the development, construction or acquisition of lower income rental housing projects.

Anticipated Impact: Provision of new lower income housing.

Responsible Agency: City Manager and City Council.

Financing: General fund.

Schedule: As necessary.

f. Housing Element Revision/Monitor

Actions:

- (1) Update Housing Element as necessary to incorporate new state regulations, as well as updated information from sources as necessary.

- (2) Monitor Housing Element and report annually to City Council to retain compliance with state law thereby allowing an analysis of progress toward fulfilling maximum feasible unit goals. This will enable the City Council to take, if necessary, action(s) to ensure fulfillment of the City's five-year housing goals.

Anticipated Impact: Maintain currency of Housing Element, as required.

Responsible Agency: Community Development Department.

Financing: General fund.

Schedule: (1) Series 8 Update (SANDAG) completed - 1993;
5-year City Update completed - 1995.
(2) Annual reports on progress.

g. Fair Housing

The City will continue to participate in the Fair Housing Program through County of San Diego CDBG activities. The County of San Diego is expected to renew contract with Heartland Human Relations Foundation to operate its fair housing activities. Heartland generally refers fair housing complaints to the State Department of Fair Employment and Housing and/or HUD. The City will insure that the provisions of the Fair Housing Act are enforced. It will also take proactive steps to insure

community wide support and participation in fair housing activities, through such activities as the permanent posting of HUD fair housing information at City Hall. Additionally, the Imperial Beach Community newsletter will run notices advertising the fair housing program and its purposes on a regular basis.

Action: Continued participation with County of San Diego fair housing activities.

Anticipated Impact: Continued implementation of fair housing objectives.

Responsible Agency: Community Development Department and County of San Diego HCD.

Financing: CDBG.

Schedule: Ongoing.

E. MAXIMUM FEASIBLE UNITS

Based upon the needs assessment, the regional housing needs, the evaluation of the previous Housing Element, and current and projected planning and development, the following numbers are estimates of the maximum feasible units that could be achieved during the next five years.

Table 35

QUANTIFIED OBJECTIVES

<u>Income</u>	<u>New Construction</u>	<u>Rehabilitation</u>	<u>Conservation</u>
Very Low	50	29	60
Low	37	16	33
Moderate	45	0	0
Above Moderate	<u>84</u>	<u>0</u>	<u>0</u>
Total	216	45	93

1. New construction goals are based upon the regional share as identified by SANDAG.
2. The rehabilitated units were estimated by projecting the number of units which could be rehabilitated with available and projected program funds over the next five years based upon the Comprehensive Housing Assistance Strategy, CDBG funding levels, and other rental rehabilitation programs. Sixty five percent of the total of very-low and low income population falls in the very low income category. This percentage (65%) was multiplied by the total number of housing units in need of rehabilitation (45). The result of this calculation (29) is the amount of very-low income housing units in need of rehabilitation. The same procedure was used to calculate the low income housing units that need rehabilitation.
3. A substantial portion of the existing housing stock will be physically conserved due to the low rates of substandardness and

"newness" of the housing stock. Therefore, these units are not included in the figure. Thus, conservation is defined in terms of conserving affordability for lower income households. The total (93) consists of 88 additional Section 8 certificates and vouchers plus 5 Moderate Rehabilitation (Section 8) units. The percentages applied to the low and very-low income rehabilitation units were applied to the total units to be conserved.

**APPENDIX 1
RESIDENTIAL ZONING
ORDINANCE REGULATIONS**

CITY OF IMPERIAL BEACH

ZONING ORDINANCE REFERENCE SHEET

ZONE	FRONT YARD	SIDE YARD	STREET SIDE YARD	REAR YARD	FRONTAGE	HEIGHT	NO. OF STORIES	SEPAR. OF BLDGS.	DENSITY
R-1	25'	5'	*	10'	60'	30'	-	5'	1 SFD p/lot**
R-2	20'	5'	*	10'	50'	25'	2	10'	1 u/3000 sf
R-2A	15'	5'	*	10'	60'	25-32'	2-3	10'	1 u/2000 sf
R-2B	15'	5'	*	10'	60'	36'****	3	10'	1 u/1500 sf****
RHD	15'	5'	*	10'	60'	40'****	4	10'	1 u/1000 sf****
UMO***	15'	5'	10'	10'	50'	25-32'	3	5'	1 u/2000 sf

C-1

USABLE OPEN SPACE: (All residential zones) Every building site shall provide 300 square feet for each dwelling unit. Any landscaped area must have a minimum dimension of ten feet (10') in any direction.

PARKING REQUIREMENTS: Two spaces per dwelling unit.

R-2,R-2A,R-2B AND RHD: (Separation of building) No accessory building shall be located less than 5' from any other building.

* The required side yard facing the street shall be one-half the front yard required for the lot abutting the rear yard. (19.54.070)

** 1-Single Family Dwelling per lot

*** Commercial and Mixed Use also permitted

**** On December 12, 1992, Proposition 'P' was adopted as a two-year interim ordinance which reduces maximum building height to 30 feet, and allows for no more than one residential unit per 2,000 square feet of lot area.

APPENDIX 2
CITY DEVELOPMENT FEE SCHEDULE

RESOLUTION NO. 1811

A RESOLUTION OF THE CITY COUNCIL OF THE
CITY OF IMPERIAL BEACH ESTABLISHING A SCHEDULE
OF DEPOSITS AND FEES FOR PROCESS OF APPLICATIONS
BY THE COMMUNITY DEVELOPMENT DEPARTMENT.

The City Council of the City of Imperial Beach does hereby
resolve as follows:

WHEREAS, it is essential for the City of Imperial Beach to
recover the full cost of services in such a manner that all
services will be self-supporting and not create a financial burden
on other services performed by the City; and,

WHEREAS, Section 65909.3 of the California Government Code
permits the City to establish reasonable fees for the processing
of applications, as long as the fees do not exceed the amount
reasonably required to process the applications.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City
of Imperial Beach:

Section 1. The fee for processing applications required by
Titles 16, 18 and 19 of the Imperial Beach Municipal Code shall be
the City's full cost of processing, including overhead. Therefore,
it shall be understood that:

A. Departments shall determine the appropriate deposit for
each application and shall attempt to limit that deposit to a
reasonable amount. If, at any time, it appears that the deposit
amount will be insufficient to cover accumulated City costs, the
applicant shall deposit additional amounts as required by the
department head.

B. If the City determines that consultants are required to
assist in the processing of any permit, the City reserves the right
to retain and pay such consultants from funds collected from the
applicant.

C. The City's full cost shall include any consultant fees
paid by the City, plus all City operational direct salary costs
multiplied by 2.327.

Section 2. The minimum deposits set forth on the attached
Exhibit "A" shall be made with an application.

Section 3. Prior to the City issuing a building permit, all
Community Development processing costs must be paid in full.

Section 4. The fee required for violations (subsequent
applications) under Chapters 16, 18 and 19 of the City Code shall
be double the amount normally required. Such double fee shall not
be construed as a penalty, but shall be construed as an added fee,
required to defray the additional expense of investigation and
enforcement by the City as a result of failure to comply with the
provisions of the code.

Section 5. The minimum deposits, fees and charges,
established by the resolution shall be in conformance with the
provisions of California Government Code, Chapter 13 (commencing
with Section 54990) of Part 1 of Division 3 of Title 5.

Section 6. The minimum deposits, fees and charges listed on
the attached Exhibit "A" shall supersede any and all fees
previously dated and referenced within the Imperial Beach Municipal
Code.

Section 7. The minimum deposits schedule set forth on Exhibit
"A" shall be effective 60 days following the adoption of this
resolution by the City Council in accordance with Government Code
Section 65962(b).

RESOLUTION NO. 1811
PAGE 2

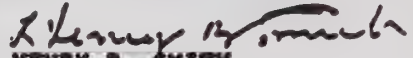
PASSED AND ADOPTED by the City Council of the City of Imperial Beach at a regular meeting held this 15th day of August, 1939, by the following vote, to wit:

AYES: SMITH, SCHUETTE, CLINGAN, HARBIN, MAHONEY

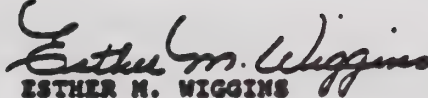
NOES: NONE

ABSENT: NONE

APPROVED:


HENRY B. SMITH
MAYOR
CITY OF IMPERIAL BEACH

ATTEST:


ESTHER M. WIGGINS
CITY CLERK
CITY OF IMPERIAL BEACH

APPROVED AS TO FORM:

RONALD E. NULL
CITY ATTORNEY
CITY OF IMPERIAL BEACH

COMMUNITY DEVELOPMENT DEPARTMENT MINIMUM DEPOSIT
SCHEDULE

Appeal	\$100.00
Boundary adjustment	200.00
Certificate of compliance	100.00
Conditional Use Permit	300.00
Condominium inspection	50.00
Design Review	150.00
Sign Permit	25.00
Environmental Initial Assessment	150.00
Environmental Impact Report	650.00
General Plan Amendment	850.00
Planning Commission Interpretation	65.00
Pre-application conference	20.00 hr.
Rezoning	800.00/450.00
Site Plan Review	300.00
Special Use Permit	650.00
Temporary Use Permit	10.00
Variance	180.00
Tentative Parcel Map	550.00
Replacement Tentative Parcel Map	150.00
Tentative Parcel Map (time ext.)	150.00
Revised Tentative Parcel Map	200.00
Parcel Map	400.00
Expired Tentative Parcel Map	200.00

Tentative Map	800.00
Replacement Tentative Map	170.00
Tentative Map Time Extension	175.00
Revised Tentative Map	300.00
Final Map	600.00
Expired Tentative Map	200.00
Alley Improvement Plan	300.00 (dep.)
Grading Plan	300.00 (dep.)
Administrative Coastal Permit	25.00

COASTAL PERMIT DEPOSIT SCHEDULE

RESIDENTIAL

Coastal Exclusion		\$ 25.00
2-4 Unit Multiple Dwelling		75.00
Multiple Residential, 5-16 Units		250.00
Multiple Residential, 17-166 Units	(per unit)	15.00
Multiple Residential, 167 Units or more		2,500.00

COMMERCIAL, CONVENTION, INDUSTRIAL

Less than 10,000 sq. ft. (gross)	250.00
Less than 25,000 sq. ft.	500.00
Less than 50,000 sq. ft.	1,000.00
Less than 100,000 sq. ft.	1,500.00
More than 100,000 sq. ft.	2,500.00
Coastal Exclusion	25.00

LAND DIVISIONS ONLY

Minor land division (resulting in 4 lots or less)	75.00
Subdivision (5 lots or more) - each lot = 1 unit of multiple residential see above)	

Division of land that include applications for no more than one house on each lot require no additional fees for construction of the residences.

OTHER DEVELOPMENTS

- Any new development less than \$20,000 in cost,
if qualifies for Administrative Permit 25.00
- Additions to existing structures less than \$25,000
in cost, if qualified for Administrative Permit 25.00
- Any development not covered above, if
 - cost under \$100,000 75.00
 - cost \$100,000 to \$500,000 250.00
 - cost \$500,000 to \$1,250,000 500.00
 - cost \$1,250,000 to \$2,500,000 1,000.00
 - cost \$2,500,000 to \$5,000,000 1,500.00
 - cost more than \$5,000,000 2,500.00
- Amendments to Coastal Permits 25.00
- Extensions of Coastal Permits for SFD's 25.00
- Extensions for Other Developments 50.00
- Assignment of Coastal Permit to another party 25.00
- The application deposit shall be determined from the type and size of the proposed development, except that where there is conflict over the applicable deposit, the Community Development Director may use the project cost, as established by the current Building Valuation Multipliers in use by the City, to determine the deposit.

APPENDIX 3
SOUTH BAY DEVELOPMENT FEE SURVEY

Appendix 3

DEVELOPMENT FEE SURVEY
SOUTH BAY AREA
1990

PLANNING FEES	<u>IMPERIAL BEACH</u>	<u>CHULA VISTA</u>	<u>NATIONAL CITY</u>	<u>CORONADO</u>	<u>SAN DIEGO</u>
General Plan Amendment	\$850d	\$2,000 - \$4,000d	\$490f	\$1,000f	Not provided
Tentative Parcel Map	\$550d	\$2,500d	\$300f	\$700f	\$2,200d
Final Parcel Map	\$600d	\$2,000d	\$0	\$300f	Not provided
Planned Development	\$0	\$2,000d \$PRD 500d	\$400f	N/A	\$1,850f
Rezone	\$800d	\$2,000d	\$640f	\$1,000f	\$1,750f
Site Plan		\$150-250f	\$150f	N/A	N/A
Design Review (Permit Stage)	\$150d	\$200-500f	N/A	\$150f	Not provided
Special Use Permit	\$650d	\$1,000 - \$2,000d	\$400f	\$500f	\$1,750f
ENVIRONMENTAL					
Initial Study	\$150d	\$500d	\$100f	\$250f	\$1,750d
FULL EIR	\$650d	\$5,000d	\$850f + costs	\$1,000f	\$5,500d
SUBDIVISION					
Application fee/deposit for a 10 acre project (50 parcels/units - \$750,000 total improvement value - 200,000 cubic yards grading)					
Tentative Map	\$800d	\$2,500d	\$700f	\$1,500f	\$2,200d
Final Map	\$600d	\$2,000d	3% of - improvements	\$400f	\$2,200d
IMPACT FEES					
Public Facilities	N/A	\$2,150/ residential \$12,040/ commercial and industrial acre	N/A	N/A	\$2,240/ residential unit and industrial (TJ River Valley)

Appendix 3
(Continued)

SEWER AND WATER (per (EDU)	<u>IMPERIAL BEACH</u>	<u>CHULA VISTA</u>	<u>NATIONAL CITY</u>	<u>CORONADO</u>	<u>SAN DIEGO</u>
	<u>WATER</u>				
	\$0	\$300-800	N/A	\$0	\$1,960
	<u>SEWER</u>				
	\$2,400	\$2,220	\$1,540	\$850	\$3,865

Key: f: Fee ADT: Average Daily Trip
 d: Deposit EDU: Equivalent Dwelling Unit
 n/a: Not Applicable MFD: Multiple-Family Dwelling
 Pbd: Provided By District SFD: Single-Family Dwelling

Source: 1990/91 Construction Industry Federation Regional Development Fee Survey

UNIVERSITY OF CALIFORNIA, BERKELEY
Berkeley, California 94720-6000

